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VOL. 11 -- ISSUE 9

SEPTEMBER, 2015

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Volume Fifteen • Issue Nine • September, 2015

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Paint Rite

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Crossword

Fill in the blanks on: 35 Solution: 32

Building official fights to improve chances of escaping from fires

By Nancy Zoellner-Hogland

After a fire that killed four young children, an official with the Village of Four Seasons is stepping up his push to make condominium living safer.

Robert Davis, the Village's chief building official, has asked trustees to consider adopting an ordinance that will require all condominiums inside the Village to retrofit the stairwells with sprinkler systems or install a secondary fire escape system by the year 2020.

Osage Beach Fire Protection District Chief Jeff Dorhauer said they believe the August 4 fire at Compass Pointe Condominium complex started outside the door into the unit where Kairi Helton, 2 years old; Zeza Bradshaw, 2 years old; Lee Ann Hendrickson, 4 years old; and Joshua Hendrickson, 5 years old; were killed. The fire quickly spread through the stairwell, trapping other residents inside their units. Some were preparing to leap from windows when firefighters arrived with ladders.

"The pictures speak for themselves. Except for the floor where the kids were – where the fire broke out – the buildings on either side of are intact. However, the staircase is destroyed. That's because the open design creates a draft and feeds the fire. These type of staircases quickly become a blast furnace," Davis ex-

plained. "There are two parts to fire safety. One is preventing it and the other is providing a safe way to escape it. The Village has done an extremely good job at prevention. They've adopted codes that require buildings to be constructed in a way that they are as safe as we can make them. Now it's time to address the second aspect – a safe means of escape."

Davis said a dry sprinkler system, which is what he's proposing for all condominiums, would be fairly easy and inex-

pensive to install. By providing a 5-year window of time to get the systems installed, it provides time to escrow savings to cover the costs.

"If everyone just paid an additional \$20 a month on their HOA dues, they'd probably be able to pay for them. We may get some flak on this, but it's my job to inform the public, and the people I work for, on safety issues," he said, adding "And this is a definite safety issue."

According to the National Fire Protection Association

(NFPA), a dry pipe sprinkler system has sprinklers attached to a piping system containing air or nitrogen under pressure so that sprinkler activation releases the air or nitrogen, allowing water pressure to open a valve and water to flow into the piping system and out the opened sprinklers. Sprinkler heads are designed to activate early in a real fire, responding to heat not smoke, but not to activate in a non-fire situation. Each sprinkler reacts only to the fire conditions in its area.

Davis said this type of system would have to be used because the lines feeding the sprinkler heads would be outside and subject to freezing.

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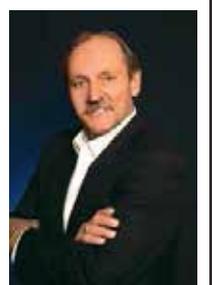
Four children, all under 5 years of age, were killed last month in a fire that also trapped residents who were in other units. Firefighters were able to rescue those people with ladders. Pictures taken the day following the fire show that, except for the unit where the fire started, there was little damage to surrounding buildings but the stairwell was destroyed. Photos by Jeff McCleary.

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Who's representing YOU
at the negotiating table?

For the latest market stats and real estate info turn to Page 22 for this month's "As the Lake Churns"

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Armchair Pilot

By Nancy Zoellner-Hogland

American Airlines will make its last flight to Israel on January 4. According to a recent release from the airline, during the six years they have offered the flights, the US Airways-operated service continued to lose money – as much as \$20 million in the previous year. The flights from Philadelphia to Tel Aviv was US Airway's longest route prior to merging with American in 2013. The airline doesn't offer any other flights to Israel. According to a story in the Philadelphia Business Journal, that city's mayor was unhappy about the announcement, saying it "sent the wrong message about our city and region as an open and business friendly locale and damages American Airlines reputation as an international business." In December, the airline will, however, be adding flights to Cuba. American already serves the country with charter flights from Florida. The new charter flight to Havana will originate in Los Angeles.

If you can't make it to Paris, you can still celebrate that city's romance, glamour, and mystery at Lambert-St. Louis International Airport's 5th Annual Art of Travel event. As part of the celebration, Lambert commissioned a custom jewelry collection created by four renowned St. Louis area artists who used reclaimed copper from Lambert's historic original terminal roof to craft exclusive, one-of-a-kind pieces. The full jewelry collection will be for sale at the event,

scheduled for October 1. Tickets are \$75 in advance and \$100 at the door and include food, drinks, parking and entertainment. The program was created as a component of a major renovation campaign, the Airport Experience Program. The Lambert Art and Culture Program's mission is to display art that will create a visually outstanding impression of the airport while generating community pride. For information or to purchase tickets, visit <http://artoftravelstl.com>.

August seemed to be the month for crazy behavior on airplanes. In Denver, a passenger exited through an airport emergency door and ran out to the ramp as a plane he had missed was pushing back from the gate. The man told police he was trying to get to his 40-year high school reunion. Although the man's actions didn't affect operations or cause a delay on the flight, he was charged with endangering public transportation and hindering public transportation.

In another wacky incident, in early August a St. Louis woman got past security at the St. Louis Downtown Airport in Cahokia and boarded a corporate jet owned by a Hong Kong bank because she allegedly wanted to use the plane to fly to China. The woman, who had been living at the Salvation Army shelter in downtown St. Louis and who had no flying experience, was stopped by aviation employees as she unsuccessfully attempted to start the plane, which had its battery discon-

nected for maintenance. She was transported to an area hospital for evaluation and later charged with burglary.

A man was shot with a stun gun and removed from an EasyJet flight last month after he got into an argument about airline staff about items he was allowed to carry on the plane. According to witnesses, the British budget carrier has strict rules on the size of carry-on bags and routinely check bags before travelers are allowed to board. Although the male passenger was allowed on the plane, which was traveling from London's Gatwick Airport to Belfast, Northern Ireland, a disagreement soon broke out and, according to witnesses, he became belligerent, shouting and demanding to know why his "man purse" had caused a problem. After warnings that he would be tasered if he didn't calm down, he allegedly continued to speak abusively to staff. After he was shot and removed, all other passengers were also required to depart and be interviewed by police, causing a more than two-hour delay.

A JetBlue flight from Jamaica to JFK in late August also experienced a little excitement after a brawl broke out on board between two women. According to a report, the fight started when a 61-year-old woman tried to get from her window seat to the aisle by climbing over a 52-year-old female passenger. The younger woman was punched in the face after she pushed the older woman.

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County to revamp Unified Land Use Code

By Nancy Zoellner-Hogland

In September, the public will have opportunities to voice their concerns about how Camden County handles planning and zoning.

According to Presiding Commissioner Greg Hasty, "obvious flaws" have been found in the Unified Land Use Code. He said as the first step in remedying those problems, they plan to hold public workshops that they hope will provide input from concerned citizens and "professionals" - title companies, as well as engineers, surveyors, builders and realtors.

The workshops are scheduled for 5 to 7 p.m. Wednesday, September 9; 1 to 3 p.m. Tuesday, September 22; and 10 a.m. to noon Saturday, September 26. The public forum/workshops will be held in the 3rd Floor Hearing Room of the courthouse. Hasty said by holding the workshops at different times and on different days of the week, more people would be able to attend.

"We thought that this would be the best way to start moving forward because there are some problems in our existing codes. The planning and zoning staff

has identified some issues, our planning and zoning attorney has identified some issues, I personally have identified issues, title companies have issues, realtors have issues and builders have issues that consistently - not just once or twice - have been brought up as flaws in our code. Since we've had enough time to identify so many issues, I think it's time to start holding public hearings so members of the community can voice their concerns. Then we can go in and fix those areas," he said.

Hasty said some of the more substantial problems have been found in the definition used in the section outlining Planned Unit Developments (PUD).

"It's extremely vague; the language has not been structured properly - that entire area needs to be cleaned up," he said, adding that once the public hearing process ends, they plan to start working their way through the code, line by line, section by section, creating a "laundry list" of changes that have to be made. He said the county's planning and zoning, water and sewer and road and bridge departments would also be involved in the review process.

After the codes are revamped, they will then go to the attorney, who will draft the needed language. The code revisions would then undergo another round of public hearings before they came to the county commission for adoption.

Hasty formerly proposed the idea at the August meeting of the Camden County Planning and Zoning Commission.

In an earlier interview, Hasty said he felt it was important for the community to decide some of the solutions to problems like those encountered with Lazy Gators. Since 2007, Gary Prewitt and Glacier Park Investments, LLC had been requesting rezoning for the 1.3-acre parcel of land housing the lakefront entertainment venue. Previously, the land, located in 7 Mile Cove and off Bittersweet at the end of Horseshoe Bend, was zoned R-1 low density residential.

Prewitt had been operating as a private party under a caterer's license until May 21, the day before the kick-off of Memorial Day weekend, when Hasty and Associate Commissioner Cliff Lubber voted to approve the request to rezone the property

to B-2 general commercial. Associate Commissioner Beverly Thomas voted against the proposal. The consent brought with it a Conditional Use Permit (CUP), which allowed Prewitt to add a stage and outdoor music.

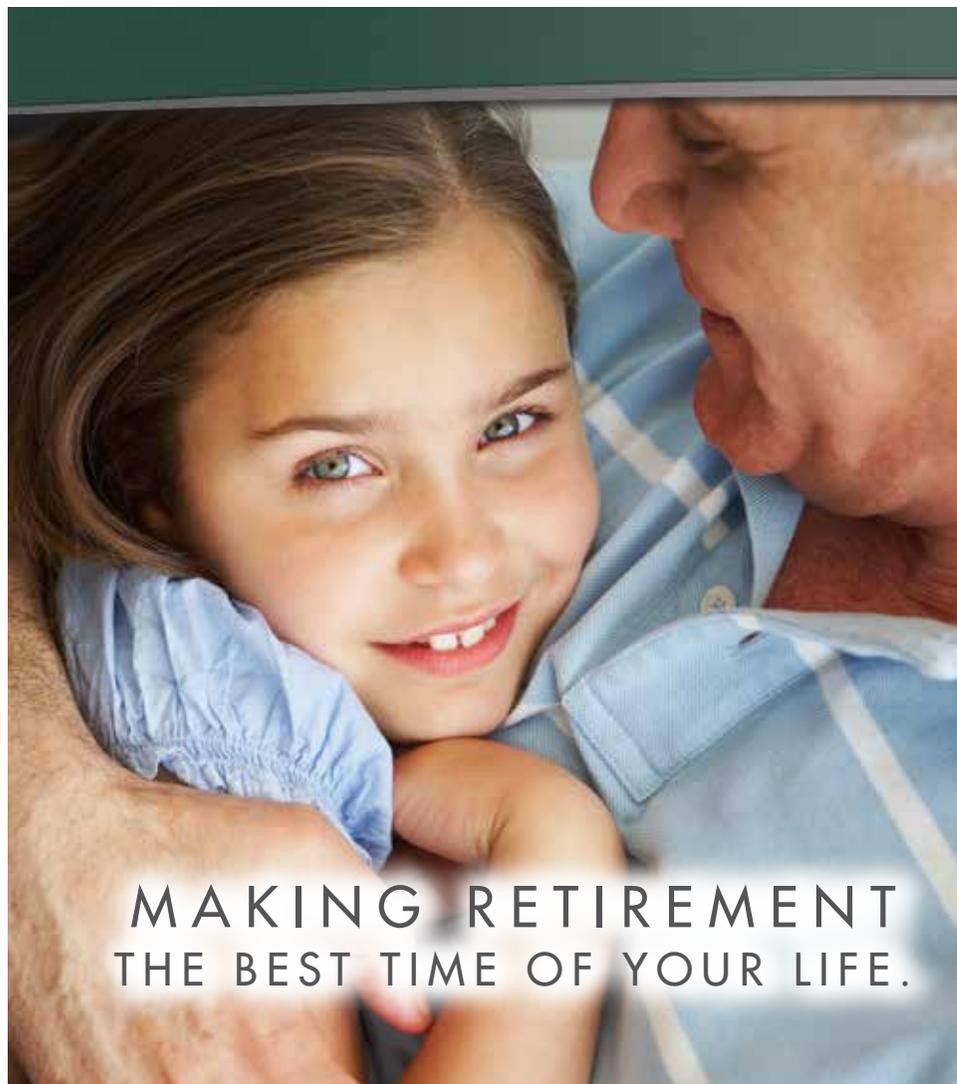
"You can be sure, this won't end with Mr. Prewitt. There's going to be another situation just like it because every one of our lakefront restaurants is right in the middle of a neighborhood. It needs to be a priority of our community - not just our government - to determine how we're going to handle this going forward," Hasty said in May. "This is my own personal opinion, but I think there should be a specific set of rules and they should be in writing, because, unfortunately, we currently have nothing in our code book to protect single family residential homeowners or the restaurants that are near them."

In that earlier interview, Hasty said he tried to bring these considerations to the forefront when planning and zoning was first being introduced over a decade ago. At that time, a series of public hearings was held and Hasty said he attended

every one, making suggestions that the county needed to specifically address how to handle restaurants and lakefront establishments and outline in detail requirements like buffer zones.

"However, the whole idea of planning and zoning for our restaurants and other lakefront establishments was never discussed. They essentially pulled a planning and zoning book from Franklin County (Missouri) off the internet and plugged it in. This whole issue just slid right through. At the time, I said it would end up being a problem - and it certainly has been. I think the failure to address it at that time has been responsible for the ongoing troubles that we've had," he said.

A sunshine request revealed the Camden County has spent some \$300,000 in legal fees wrangling over the issue. And the fight's not over yet. In June, a group of neighbors who, according to the suit, own residential property that is either adjoining, confronting or near to Lazy Gators, hired attorney Michael G. Berry to file a lawsuit against Camden County in an attempt to overturn the commissioners' decision to rezone.



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LOWA seeks partners who care about Lake

By Nancy Zoellner-Hogland

The Lake's largest water quality lake protector group has a new website and new web address – www.LOWATERSHED.org; a new image and a new focus.

According to Executive Director Donna Swall, the Lake of the Ozarks Watershed Alliance has shifted gears slightly in order to become less dependent upon the government and more closely linked to the people it serves.

In February of 2011 the Department of Natural Resources awarded a \$740,000 grant to the Lake Ozarks Watershed Alliance (LOWA) for a four-year project to address storm water-related pollution affecting the Lake of the Ozarks. Now that the grant has run out, LOWA is looking to the business community to partner with the organization and provide funding that will be used for administrative costs. To facilitate that move, LOWA recently formed a 509 LOWA

Foundation for fundraising.

"With the help of our lake community we hope to continue to protect the investment of all those who have an interest in the Lake of the Ozarks," Swall said.

Ameren Missouri was the first to step up. In July, Bagnell Dam Director of Hydro Operations Warren Witt signed over a \$25,000 check to the LOWA Foundation. Swall said she has since been meeting with several other stakeholders – both large and small – in hopes of garnering their support as well.

"I have been or will be talking to those who have a vested interest in the wellbeing of our Lake – boat dealers and boat manufacturers; local real estate agencies and their national companies; large hunting and fishing retailers – all those that know how important it is to our economy to keep our Lake clean. When I look back at all we've accomplished, I feel confident that we have demonstrated our value," she said,

adding that since organizing nine years ago, LOWA has:

• **Developed a watershed plan – one of only two Missouri watershed plans to be approved by the United States Environmental Protection Agency, out of 31 plans submitted**

• **Spearheaded a water-testing program that proved Lake of the Ozarks has good, healthy water**

• **Developed the LOWA LILs (Low Impact Landscaping) program, which teaches the community how to incorporate various techniques of landscaping in their yards in order to minimize runoff**

• **Partnered with local companies to offer discounted septic pump-out programs**

• **Assisted local sewer districts and municipalities in getting grant money for sewer projects**

• **Hosted household hazardous waste events.**

Swall said they've also organized a few fun activities.

"We worked with Rock Works, Schultz Surveying and Engineering, Ha Ha Tonka State Park and local volunteers to create a kayak launch utilizing stone steps and riprap at the Ha Ha Tonka Spring and we

hold free kayak meet-ups and riprap demonstrations there at 8:30 a.m. on the second Saturday from May thru September. Our last meet-up is September 12 and we'll have a pot luck. It's all free and we'll have many kayaks for people to try out. We also host the 2 Dam Days Kayak and Canoe Race each year, which brings people from all over to race from Truman to Bagnell dams, and most recently, we worked partnered with Nancy Masterson, the Ha Ha Tonka State Park director, the Missouri Department of Conservation (MDC), master naturalists and master gardeners, Ameren and Lake Printing to develop the Big Niangua River Trail, a scenic trail with points of interest that are marked with signs. We have a printable brochure online or brochures are available with a map and points of interest at Ha Ha Tonka Park and MDC offices and Sugar Loaf Winery," she said.

For more information on partnering opportunities, visit the website and click on "Donate" or call Swall at 573-434-4400.

More about LOWA

LOWA's water testing project

focused on non-point source pollution in the Buck Creek and Lick Branch sub-watersheds, which begin at Bagnell Dam and encompass the first 18.8 miles of the lake's main channel as well as coves. This area was chosen largely because it is the most urbanized area of the lake. It includes Osage Beach, Lake Ozark, Laurie, Sunrise Beach and the Village of Four Seasons, which have experienced a 150 percent population increase from 1980 to 2000.

To form a baseline, during a 20-week period in 2011, water samples were taken by trained volunteers from three types of coves – coves where homes were primarily served by individual septic tanks, coves served by regional sewer plants and coves that were undeveloped. LOWA Project Manager Caroline Toole said samples were then tested for phosphorus and nitrogen, which are nutrients; total suspended solids – sediment; water clarity; and E. coli.

On May 23, 2011, samples taken in Cove 1 showed E. coli amounts of:
Site 1A - 8.4 per 100 mL
Site 1B - 6.3 per 100 mL

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Lake business questions Camden County's bid process

By Nancy Zoellner-Hogland

The owner and the account manager of a printing company that has been operating in Camden County for 66 years are accusing county officials of not supporting local business and wasting taxpayer dollars simply because those officials want to "do things like they've always been done."

Gary Lorenz, chairman and owner of Lake Printing, located on U.S. Route 54 in Osage Beach, and Carol Whitfill, a customer consultant and account manager with Lake Printing, made the accusations after the county passed over their two low printing bids in favor of a company located in Springfield, Missouri.

"It was especially important for us to get that bid since our business is still down about 50 percent from what it was before the economic downturn in 2008," Lorenz said.

Lorenz provided figures at the commissioners meeting to show Lake Printing had a vested interest in the county.

"In 2014, we paid \$36,054

in sales tax, \$8,232 of which went to Camden County. We employ 28 people, 14 of which live in Camden County, with an annual payroll of \$1,188,798. Lake Printing's employees that live in Camden County paid a combined \$55,922 in personal property, real estate and Camden County sales tax. And it's not like we're not capable of doing the job. We've been in business for 66 years. we have a proven track record," he said in a later interview.

Despite Lake Printing's efforts, on August 19, Presiding Commissioner Greg Hasty and Commissioner Bev Thomas voted – at the recommendation of Assessor Kayla Henry – to award the bid in the amount of \$14,477.40, which did not include postage, to the Edward J. Rice Company in Springfield rather than accepting the low bid of \$12,992.30, which also did not include postage, from Lake Printing. Commissioner Cliff Luber, who read a prepared statement that the county should support local business, whenever pos-

sible, voted against the move.

Whitfill and Kevin Speer, president of Lake Variable division were at the August 19 meeting when the vote was cast. Whitfill said that the recommendation to accept Rice's bid was based "on their continued record of service over the last 20 years and that Lake Printing didn't provide proof of database compatibility."

Whitfill said she and Speer had asked for their database several times in the months leading up to the assessor's bidding process in order to prove database compatibility, but it was never provided. And although she, Speer and Lorenz had invited both the assessor and the collector to visit the facility to take a tour and see for themselves that Lake Printing had the technology and manpower to provide the same level of service, they never got an answer. Whitfill also said although she contacted the assessor's office on two separate occasions to ask if there were any questions or concerns about the bid, she

never received any feedback.

Henry was not available for comment and did not return calls.

Whitfill said she decided to seek the county's business again when she bid on printing for Collector Vicky Burns' office.

"The bid I submitted included copies of a newly designed tax bill and programming that we had done based on Camden County's 2012 database," Whitfill said, adding that when she turned the bid in at 9:30 a.m. on August 21, she also took copies of the bid and the programming samples to the commissioners' office. Whitfill said when she dropped off the packet, she was told that the vote would be tabled until Vicky Burns had time to review the bids and make a decision.

Instead, the commission voted that afternoon. At the recommendation of Burns, Hasty and Thomas again voted to accept Rice's higher bid of \$55,821.40, thus rejecting Lake Printing's lower bid of \$52,568. Luber was absent.

Whitfill said she learned

about the vote a few days later when she called Burns' office to ask if they had any questions about Lake Printing's bid.

In a later interview, Burns said she moved forward with the bid not only because they were they happy with the job Rice had been doing, but also because she was concerned about giving the job to Lake Printing without knowing if there would be "database compatibility." She said although, at Lake Printing's request, the county's "IT guy" had sent files and information to Lake Printing so they could prepare samples to review in advance of the bidding process, those samples were never provided.

However, Whitfill, Lorenz, and Speer refuted that statement, saying that they had dropped off a "stack of samples" prior to bidding and also included samples in the bid.

Burns also said she wasn't aware at the time that database samples were included in Lake Printing's August 21 bid, but added that it wouldn't have

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FEMA to take second look at flood maps

By Nancy Zoellner-Hogland

Representatives with the Federal Emergency Management Agency (FEMA) will be at Lake of the Ozarks, possibly as soon as the end of 2015, to consider re-drawing floodplain maps.

According to Greg Hasty, presiding commissioner of Camden County who has worked as a surveyor in Camden County for some 40 years, that could remove dozens, if not hundreds, of homes from floodplain – and could mean big savings for homeowners who have been required to purchase flood insurance. The insurance is mandatory for any property financed with a federally backed mortgage that is determined to be in a floodplain.

“I’ve been to a number of meetings with regard to a revision of their maps. We have some areas that are real problems – primarily in the Niangua Arm - and I think they’ve finally agreed. I think the floods that we had in ‘86 and the floods that we had this year clearly demonstrated that those flood

map designations for a 100-year flood are way too high. I think they recognize that and are willing to work with us to get this fixed,” he said.

Hurricane Katrina prompted FEMA to rework floodplain maps throughout the nation, which placed several hundred homes and condominiums on the Big Niangua squarely in the middle of a flood zone.

Because mortgage and insurance companies lost hundreds of millions of dollars on properties devastated by floods that followed Katrina, many started requiring lakefront property owners both here at Lake of the Ozarks and around the nation to prove their properties were not in flood-prone areas before completing transactions on those properties. At the same time, FEMA changed the way it looked at a property.

In the past, they looked at the structure. If it was above base flood elevation, it was determined to be out of floodplain. Since the revision, flood insurance has been required for many buildings sitting on land

that touches the floodplain. Many were required to obtain surveys to prove the structures weren’t in floodplain.

Hasty said when surveys were conducted on lakefront homes, some showed the decks as part of the permanent structure of the home simply because they were attached to the building. Hasty – and a mapping specialist with the Federal Emergency Management Agency (FEMA) – said in some cases, that shouldn’t have happened.

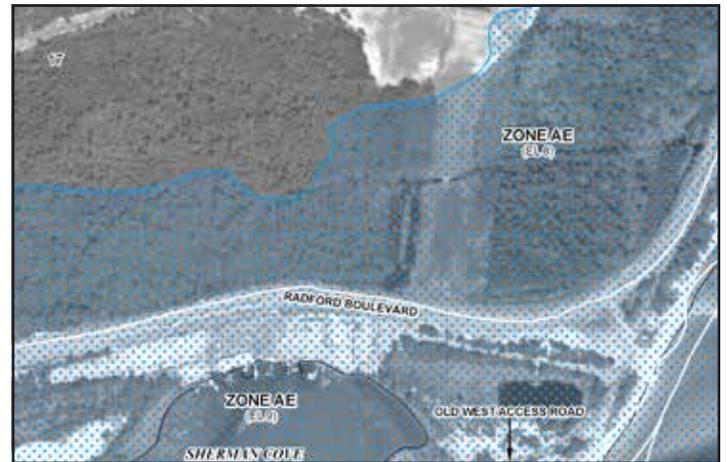
“If that deck does not support the actual roof of the permanent structure – the house or condominium – then it should not be considered as a ‘permanent structure.’ For deck posts to be used to base the lowest adjacent elevation on, they have to be on a deck that is permanently – and I mean permanently – attached to the structure. And if it’s not permanently attached to the structure, then it doesn’t count. The lowest elevation should be measured to the concrete foundation of the building,” he said, adding “This whole deal of in-

cluding deck posts that are not supporting the structure came about because of other parts of the nation where there’s actual water flow. Let’s say the home is in an area where there’s a rapid current – next to a river – and it washed out the deck posts and the deck posts supported the house. That could damage the house. But you’ve got a situation here where even if the water level does get up

to 664.0 and touches that deck post, there’s not going to be any current. It’s not going to affect anything. As far as I’m concerned – and as far as FEMA’s representatives are concerned – that deck is not a permanent part of the structure unless it supports the structure.”

A FEMA map specialist at the FEMA Map Information eXchange (FMIX) agreed with Hasty’s assessment.

“If the deck can be detached from the home and still stand –
continues on page 24



FEMA’s Flood Map Service Center lets you search for the current flood map for your home or business by address at: <https://msc.fema.gov/> portal. You can view or save the resultant document for printing.

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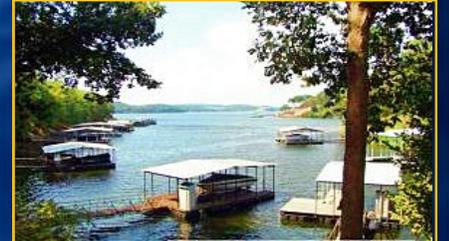
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FBI warns brokers, realtors, attorneys of new scam

E-mail Account Compromise (EAC) is a sophisticated scam that targets the general public and professionals associated with, but not limited to, financial and lending institutions, real estate companies, and law firms.

The EAC scam is very similar to the Business E-mail Compromise (BEC) scam, except that it targets individuals rather than businesses.

In EAC scams, criminal actors use social engineering or computer intrusion techniques to compromise the e-mail accounts of unsuspecting victims. In many cases, a criminal actor first gains access to a victim's legitimate e-mail address for reconnaissance purposes. The criminal actor then creates a spoofed e-mail account that closely resembles the legitimate account, but is slightly altered by adding, changing, or deleting a character. The spoofed e-mail address is designed to mimic the legitimate e-mail in a way that is not readily apparent to the targeted individual. The criminal actor then uses either the victim's le-

gitimate e-mail or the spoofed e-mail address to initiate unauthorized wire transfers.

In some cases, the funds from unauthorized wire transfers are directed to money mules located in the United States. In other instances, wire transfers are directed to accounts of financial institutions outside of the United States. Victim reporting indicates criminal actors are starting to follow up on wire transfer requests by calling to confirm the transactions or to comply with wire transfer protocols, thus making the transaction appear more legitimate.

Other schemes seen in complaints filed with the Internet Crime Complaint Center (IC3) and in additional information made known to the IC3 indicates EAC money mules may be victims of employment scams, romance scams, or personal loan scams. It is not known why a specific victim is identified to be targeted.

Between April 1, 2015 and June 30, 2015, 21 complaints related to the EAC scam were filed with the IC3, with report-

ed losses of almost \$700,000. The FBI has identified approximately \$14 million in attempted losses associated with open FBI EAC investigations.

Examples of the EAC scam are listed below:

Financial/Brokerage Services –

- An individual's e-mail account is compromised by a criminal actor. The criminal actor, who is posing as the victim, sends an e-mail to the victim's financial institution or brokerage firm requesting a wire transfer to a person or account under the control of the criminal actor.
- An accounting firm's e-mail account is compromised and used to request a wire transfer from a client's bank, supposedly on behalf of the client.

Real Estate –

- A seller's or buyer's e-mail account is compromised through an EAC scam. The criminal actor intercepts transactions between the two parties and alters the instructions for the transfer of funds.
- A realtor's e-mail address is used to contact an escrow

company to redirect commission proceeds to a bank account associated with the criminal actor.

- A realtor receives a link within an e-mail from an unknown person who is requesting information related to property. When the realtor clicks on the link, the criminal actor is able to access the realtor's e-mail account. The intrusion exposes client information, which the criminal actor then uses to e-mail the clients and attempt to change wire instructions for loan processing proceeds.

Legal -

- A criminal actor compromises an attorney's e-mail account, which results in the exposure of client bank account numbers, e-mail addresses, signatures, and confidential information related to pending legal transactions.
 - The attorney's compromised e-mail account is used to send overlaid wire instructions to a client.
 - A criminal actor compromises a client's e-mail account and uses it to request wire transfers from trust fund and escrow accounts managed by the firm.
- What to do if you believe you have been a victim of the EAC scam:

- Contact your financial institution immediately upon discovering the fraudulent transfer.
- Contact law enforcement.
- Request that your bank reach out to the financial institution where the fraudulent transfer was sent.
- File a complaint at www.IC3.gov, regardless of dollar loss. Provide any relevant information in your complaint and identify that your complaint pertains to the EAC scam.

Tips to protect yourself:

- Do not open e-mail messages or attachments from unknown individuals.
- Be cautious of clicking links within e-mails from unknown individuals.
- Be aware of small changes in e-mail addresses that mimic legitimate e-mail addresses.
- Question any changes to wire transfer instructions by contacting the associated parties through a known avenue.
- Have a dual step process in place for wire transfers. This can include verbal communication using a telephone number known by both parties.
- Know your customer. Be aware of your client's typical wire transfer activity and question any variations.

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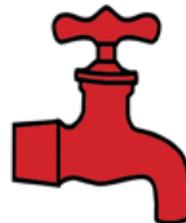
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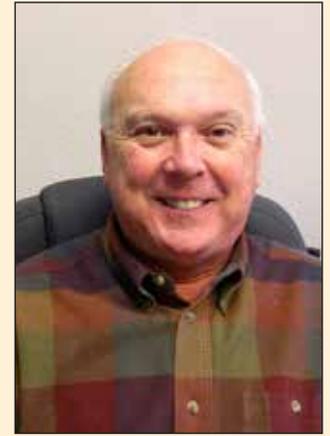
Why Purchase Disability Insurance?

You protect your family's health, your car, and your home with insurance, but do you protect your paycheck? What would happen if you were unable to work due to an accident or sickness? That's where disability insurance can make a difference.

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 - B. How would you pay your mortgage?
 - C. How would you maintain your current lifestyle?
 - D. Wouldn't that put extreme stress on you and your family?
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Ron Hall

20 year olds will become disabled before they retire. Not only is a disability possible, it could continue for a long time.

The average long term disability absence lasts 32.1 months. Losing your income for that length of time could be devastating. Medical problems contribute to 62% of personal bankruptcies filed in the US in 2007.

Disability doesn't always come in the form of an accident either. Most disabilities are caused by sickness.

It's time to make a plan for your future. You should choose the level of disability insurance that fits your family's needs.

Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or ron@goldenruleinsurance.com.

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Learn to better market business at tourism conference

By Nancy Zoellner-Hogland

Business owners who market to tourists might want to attend the 2015 Missouri Governor's Conference on Tourism.

The 47th annual conference, to be held October 13, 14 and 15 at Lodge of Four Seasons, will include two days of educational sessions and numerous networking opportunities – with some fun thrown in.

This year's conference features general sessions presenting timely topics related to the tourism industry, breakout sessions where business owners can focus on specific areas of interest, exhibitors showcasing a variety of products to help businesses grow, the annual Governor's Conference on Tourism Award Banquet and the 5th Annual Missouri Golf Day Speakers include:

•Tim Jacobsen, executive director, Lake of the Ozarks Convention & Visitor Bureau
•Laurie Hayes, executive director, Branson Lakes Area Lodging Association and Springfield Hotel Lodging Association

•Santiago Jaramillo, CEO and founder, Bluebridge, a leading tourism mobile app

•Dan Lennon, director, Missouri Division of Tourism

•Denise Miller, executive vice president of SMARI Insights, a tourism marketing and research firm

•Patrick Remming, mar-

keting and research manager, St. Louis Convention & Visitors Commission
•Sheila Scarborough, founder, Tourism Currents and a writer and speaker specializing in tourism, travel and social media
•Gary C. Sherwin, president and CEO, Newport Beach and Company, which handles the city's tourism efforts but also works with the local restaurant association, neighborhood business associations, the Chamber of

sort Analytics, ADARA
•Jess Todtfeld, founder and president, Success in Media
•Joe Ward, director, Greater St. Charles Convention and Visitors Bureau

The cost to attend for those who register before September 18 is \$250. That fee does not include the awards banquet for the golf tournament. However, first-time attendees get a break. Their early registration fee is \$225 and also does not include the banquet or tournament. The cost of



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•Andrea Sporic Klund, film office specialist, Missouri Department of Transportation/Missouri Film Office

•Ted Sullivan, vice president, Tourism and Re-

the banquet is \$95. The cost of participating in Missouri Golf Day is \$100 per person.

For more information, including an agenda and bios for each of the speakers, visit <https://www.visitmo.com/conference>.

Missouri Tax Amnesty offered now through Nov. 30

As authorized by House Bill 384, Missouri will offer a tax amnesty from Sept. 1, 2015 to Nov. 30, 2015. The tax amnesty provides individuals and businesses with a one-time opportunity to pay back taxes that were due prior to Dec. 31, 2014 without having to pay interest or penalties.

"Missouri Tax Amnesty provides taxpayers with a three-month window to pay their debt without having to pay the interest and penalties they would owe under normal circumstances," said

Revenue Department Director Nia Ray. "I encourage individuals and businesses that qualify for tax amnesty to take advantage of this opportunity."

Tax types that are amnesty eligible include individual income tax, corporate income tax, corporate franchise tax, employer withholding tax, sales tax, consumer's use tax, vendor's use tax and fiduciary tax.

The program requires taxpayers to stay in compliance with all state tax laws for eight years after signing the agreement. Taxpayers who

are the subject of any civil or criminal state tax-related investigations or litigation cannot participate in amnesty.

The Missouri Department of Revenue will mail tax amnesty notices to delinquent taxpayers and businesses in late-August. The mailings include information such as the amounts owed and the amount the taxpayer will save in interest and penalties. For more information about the tax amnesty and to obtain an application online, visit dor.mo.gov or call 573-751-7200.

"Tax Time"

with Bobby Medlin CPA

Business Taxes & the Information Age



Bobby Medlin, CPA

On a recent business trip I couldn't help but notice the fast-paced flow of useful information. Wifi, charging stations, electronic boards, mobile devices, and electronic access are everywhere. The seats with USB connections in the airport lounge fill up fast. I had three mobile devices with me to stay connected to the flow of information.

On July 31, the president signed into law the Surface Transportation and Veterans Health Care Choice Improvement Act of 2015. The act was primarily a 3-month stopgap extension of the Highway Trust Fund but includes some important tax provisions as well.

Beginning with 2016 tax returns (which are filed in 2017) due dates for partnership tax returns changes from April 15 to March 15. Due dates for C Corporation returns changes from March 15 to April 15, or in the case of a non-calendar year end the due date changes from the 15th day of the third month following year end to the 15th day of the fourth month following year end. Except in the case of a corporation with a June 30 year end, that due date stays at Sept 15 rather than going to Oct 15 for ten years, which is after December 31, 2025. The FinCEN Form 114, Report of Foreign Bank and Financial Accounts will be due April 15 rather than June 30 beginning with 2016 reports.

Of course with changed due dates comes changed allowable extensions of time to file. It is all in the new law, P.L. 114-41, check it out online. You may need another mobile device just to keep track of the changes!

The Surface Transportation Act also requires more information to be included on Form 1098 issued to you by the financial institution to which you pay mortgage interest. New in-

formation included will include the outstanding mortgage principal as of the beginning of the calendar year, the mortgage origination date and the address of the property which secures the mortgage. These requirements must be met on Forms 1098 filed after December 31, 2016.

On June 30, the president signed two trade bills that included income tax provisions. The Trade Preference Extension Act requires that in order to claim education tax benefits under the American Opportunity Tax Credit, HOPE Scholarship Credit, Lifetime Learning Credit, and the Tuition and Fees Deduction under Section 222, a person must have Form 1098-T from the higher education institution. Another provision increases the penalty for a business, like yours, that fails to issue a Form 1099, to \$250 per 1099 failed to be issued.

Under the Trade Priorities and Accountability Act of 2015, federal law enforcement officers, customs and board protection officers, firefighters, and air traffic controllers can make penalty-free withdrawals from governmental plans after they reach age 50.

As you can see, things can change rapidly and unexpectedly. Having information that is timely and useful at your fingertips can be critical to the success of your business. Get into the information age with your systems.

Bobby Medlin CPA has offices in Tipton, California and Lake Ozark. Bobby can be reached by phone at 573-365-9400 or online at www.bobbymedlincpa.com

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with Michael Lasson of First State Bank Mortgage

Mortgage Insurance 101

When purchasing a new home at the Lake of the Ozarks, there are lots of things to consider. While buying may make more sense than renting in your situation, sometimes it is difficult to come up with a 20 percent down payment. This is where mortgage insurance can help you out! You can secure a Lake of the Ozarks mortgage loan with less than 20 percent down if you purchase mortgage insurance.

What is Mortgage Insurance?

Mortgage insurance, also known as mortgage guarantee or home loan insurance, is an insurance policy that compensates lenders or investors for losses due to the default of a mortgage loan. If a borrower stops payment on a mortgage, the insurance company ensures that the lender will still get paid in full. With mortgage insurance, the borrower pays the premiums, but the lender is the beneficiary.

Mortgage Insurance FAQs

1. Who is required to have mortgage insurance?

Typically, if the down payment is less than 20 percent of the value of your home, you are required to carry mortgage insurance. You usually pay those insurance premiums until your loan-to-value ratio (LTV) hits 80 percent. The LTV is simply the amount of money you borrowed divided by the value of the property you bought. Once you have that 20 percent of home equity built up, you can usually cancel your mortgage insurance policy.

2. Are there different types of mortgage insurance?

In general, there are two types of mortgage insurance: public and private. Public mortgage insurance is bought from the government, designed for those with FHA or VA loans. For conventional loans, the insurance is bought from the private sector and is called Private Mortgage Insurance (PMI). The type of mortgage insurance required will depend on the type of home loan at the Lake of the Ozarks you are getting.

3. How much does mortgage insurance cost?

Insurance premiums for conventional loans can vary. Typically, the lower your down payment and/or the lower your credit score, the higher your premium will be. Premiums can range anywhere from \$30-\$70 per month



for every \$100,000 borrowed. On FHA loans, there is an upfront MIP (mortgage insurance premium), as well as an annual premium that is collected monthly. On VA loans, you have an upfront fee (funding fee) and no annual or monthly premiums. Your Lake of the Ozarks mortgage lender will be able to provide you with insurance costs for your specific situation.

4. Is there a way to avoid paying for mortgage insurance?

If you make a down payment of 20 percent or more when you buy a home, you can typically avoid paying mortgage insurance on a conventional loan. Even if you are required to purchase mortgage insurance when you first get your loan, you can often request to cancel it after a certain period of time. As mentioned above, once you've built up a certain amount of equity in your home (usually 20 percent), you can most likely stop paying for the mortgage insurance.

If you're thinking about purchasing a new home and don't have enough for a 20 percent down payment, contact the best mortgage lender at Lake of the Ozarks at 573-746-7211 to discuss your options. When it comes to your financing needs, I'm committed to working with you every step of the way!

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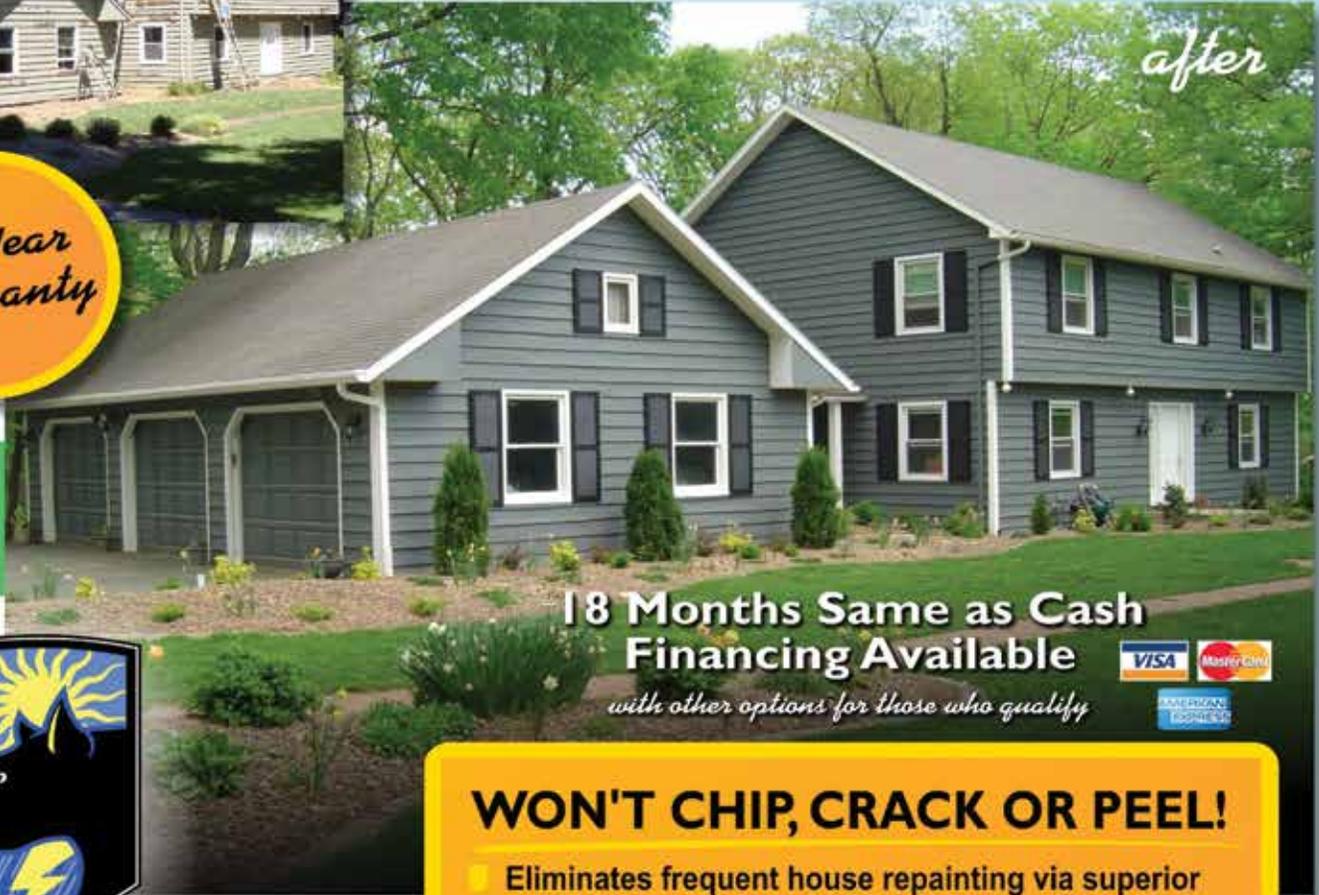
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Building official fights to improve chances of escaping from fires

continued from page 1

Brandon Korsmeyer, with Korsmeyer Fire Protection, a Jefferson City company that installs the dry sprinkler systems, said the plan Davis is proposing would be "very do-able."

"Of course, whole-house sprinkler systems are the best but installing that type of system in condos would be very difficult and very expensive. This alternative – installing dry sprinkler systems in your escape routes – would be affordable and honestly, the right thing to do. All the statistics show sprinklers do work and they greatly improve the chances of saving lives," he said.

Although NFPA did not have statistics on the lives saved by sprinkling stairwells only, they did show that in homes equipped with sprinkler systems, the fire death rate per 1,000 reported home structure fires was lower by 82 percent and the rate of property damage per reported home structure fire was lower by 68 percent.

Jim Doyle, fire marshal with the Lake Ozark Fire Protection District (LOFPD), has long been a proponent of sprinkler systems. Davis said he spoke to Doyle and also plans to speak to the LOFPD Board of Directors to garner support for the move, since they would be the agency conducting inspections on the systems.

"They're the experts on sprinklers. They go to school to learn all that, so that part of it would be up to them," Davis said. "We all need to be on board with this, especially when, at any given time, many of these condominium units are occupied by tourists who are totally unfamiliar with their surroundings – and that the fire department is going to have to rescue."

After gathering more information and speaking to the board, Davis, who started his push after two fires at Water's Edge Condominiums on Horseshoe Bend Parkway, said he hopes to make a presentation at the next Village Board of Trustees meeting, scheduled for 5:30 p.m. Wednesday, September 9 at Village Hall.

"It's actually my hope that the Village can set a pre-



cedent here that will be picked up by other communities," he said. "There are thousands of condominium complexes here at the Lake. Wouldn't it be great if this idea spread throughout the entire area?"

In the meantime, Davis said he and LOFPD Mark Amsinger hope to meet with HOA condominium owners to also discuss other measures that could make their units safer. In July, the two, along with developer and Village trustee Dave Purdue, met to discuss safety topics they felt should be addressed and to develop a plan of action to meet with as many HOAs and residents as possible in coming months.

"I'd like to explain to them the benefit of sprinkling their stairwells. But we also want to suggest simple things like requiring fire extinguishers when they allow grilling to be done on decks. Barbecue grills are the cause of a tremendous number of fires each year, but I would bet that few condominium owners even own a fire extinguisher, much less have one within easy reach of their grill. And that's one of the most inexpensive, yet effective, things you can do," he said.

A May 2011 fire at the Willows Condominiums started as a grease fire in a grill but quickly spread when the propane tank exploded. Although everyone was able to escape, the entire building was destroyed.

At the July meeting, the men said they also hoped to discuss the importance of planning.

A survey by the National Fire Protection Association (NFPA) in which 1,014 adults were interviewed by phone, revealed that three-quarters of all Americans are not pre-

pared to escape a home fire.

"A lot of people don't plan for a fire because they don't think it will ever happen to them. And it may not. But it's still something that you should be prepared for. That's why we tell people to practice fire drills in the house with their children. If you do have a fire, you know what to do and where to go. But how many people do that when they go on vacation or stay in their condo? People come down here to have fun but at the same time they're having fun, they need to remember these basic safety things," Amsinger said, adding that today, more than ever, seconds count. "Fires that are growing in heat and intensity because of the composition of the furnishings. Furniture used to be made of solid wood and heavy cloth. Today much of the furnishings are made of plastic which is nothing more than a solid form of gasoline. We're loading these buildings up with a lot of fuel and once it gets going, it's going!"

According to the NFPA survey, some don't plan an escape route because they believe they'll have time to get out. Two out of five respondents said they thought they would have six minutes or more before a fire turns life-threatening, and one quarter thought they'd have a full 10 minutes. In fact, the NFPA states people often have only two minutes to get out safely.

Amsinger said the National Institute of Science and Technology website www.nist.gov provides videos showing how fast a fire can spread.

For more information on the use of sprinklers, visit <http://www.firesprinklerinitiative.org/>.

A Matter of Trust

with Trenny Garrett,
Central Trust Company

Whitney Houston and trust planning

News of the tragic death of Whitney Houston's daughter, Bobbi Kristina Brown, was accompanied by speculation about the family's estate plans.

Whitney Houston left her entire estate in trust for her daughter. Trust principal was to be distributed over a period of nine years—10 percent when Bobbi Kristina reached age 21, 30 percent at age 25 and the balance upon reaching age 30. This pattern of sequential trust distributions is a common one. It avoids overwhelming the heir with too much, too soon.

As Bobbi Kristina was just 22 at her death, she had received only 10% of the trust assets. The size of the trust is unknown, but press speculation puts it at about \$200 million. In the event Bobbi Kristina does not have a will, the trust assets are to be divided among Whitney Houston's mother and two brothers. No word at this writing on whether there is a will, but it would be unusual for a 22-year-old to have done any estate planning.

If there is no will, Bobbi Kristina's father is her nearest relative, so he would be entitled to whatever is left (after paying final medical expenses) from her trust distributions.

One final wrinkle is that Bobbi Kristina's boyfriend, Nick Gordon, may try to claim that he is her husband. As her husband, he would be entitled to a share of her estate, but not to a share of Whitney Houston's estate. Gordon cannot make a claim of common law marriage, as such marriages are no longer recognized in Georgia. He would have to provide a marriage certificate.



Trenny Garrett, J.D., CTF

Planning a child's inheritance always involves tradeoffs. Typically, the child wants full and immediate access to assets, while the parent prefers to limit access until financial maturity is reached. In fact, a good argument can be made for having a trust for a child's inheritance last for a lifetime, to provide permanent creditor protection. Phased distributions, as chosen by Whitney Houston, provide a compromise solution.

Trenny Garrett is senior vice president at Central Trust's Lake of the Ozarks location. You can contact her at 573-302-2474, or visit central-trust.net.

If you're facing a complicated financial issue, Central Trust can help! They have an experienced team of investment professionals that deals with these issues on a daily basis.

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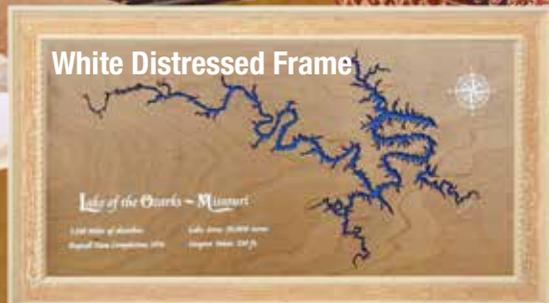
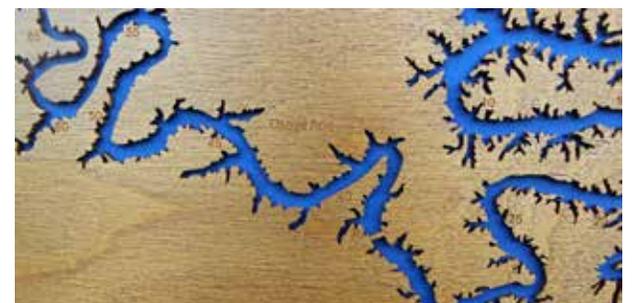
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LOWA holding annual fall plant sale

Lake of the Ozarks Watershed Alliance (LOWA) is offering Missouri native perennial wildflowers and shrubs at discounted prices through their Annual Fall Native Plants sale. To guarantee delivery, all orders must be placed by September 13.

To see a list of plants available for order, visit <http://files.ctctcdn.com/2b07c850501/84ec3fc9-20b9-487e-96b0-c5c2c6e79594.pdf>. Questions about particular plants can be answered by calling 573-346-2311.

Prices are: Wildflowers, Grasses, & Sedges \$4.50/Quart Pot Shrubs, Trees \$6.00/Quart Pot Shrubs, Trees \$7.50/Gallon Pot

Plants will be available for pickup at the Sunrise Beach Fire Station on Hwy 5 (Lake Rd 5-32) from 3 to 6 p.m. on September 29. LOWA intends to also have a small selection of plants on hand that can be purchased at that time.

This plant sale is offered through the volunteer help of the Lake of the Ozarks chapter of the Missouri Master

Naturalist Program and the Lake Area Master Gardeners, who have been working with LOWA through the LOWA LILs (Low Impact Landscaping) program. The goal of that program is to keep storm water runoff out of the water. According to LOWA Executive Director Donna Swall, whether a property is lakefront or it's not even close, all the land in the Lake of the Ozarks area drains to the Lake and we all can do a little to help manage runoff.



Building an effective web presence

with Erin Burdette, MSW Interactive Designs LLC

6 Reasons Your Business Should Have an E-Newsletter!

Email newsletters, also known as e-newsletters, are a great way for your business to keep in touch with your customers and new prospects, thus encouraging a steady stream of leads. With the increase in popularity of social media as a way to market your brand online, many businesses forget about the power of email marketing. Consider these 6 reasons for having an e-newsletter:

1. Build Strong Customer Relationships.

Building strong relationships with your customers is crucial to a successful business. Competition is increasing and companies that embrace relationship building are far more likely to generate customer loyalty and gain repeat business. According to ExactTarget.com, 70% of people say they always open emails from their favorite companies.

2. Keep Your Brand Top of Mind.

Interesting, insightful content reflects positively on your brand. With a new, branded email sitting in your customers' inboxes each week, you can ensure that people don't forget about you. When the time comes that the customer is ready to buy, they're going to come to you!

3. Present Yourself as an Expert in Your Field.

A quality e-newsletter consists of information your customers see as valuable. Case studies or "how to" information goes great with an email marketing campaign. By providing useful information to your customers, they view you as knowledgeable and turn to you for advice. Again, when it comes time to buy, they are going to choose a company that they can trust and depend on.

4. Increase Traffic to Your Website.

Your email newsletter can play an important role in driving traffic to your website. According to Salesforce, 82% of consumers open emails from companies. If you want those customers to visit your website, you need to invite, encourage and incentivize them to do so.



Erin Burdette

5. Boost Your Social Media Efforts.

According to Salesforce, emails that include social sharing buttons have a 158% higher click-through rate. With the increase in the use of social media for businesses, integrating social channels into all other aspects of your marketing is crucial.

6. Drive Sales.

An e-newsletter is a great way to make frequent, low-pressure contact with prospective customers. Hubspot research shows, companies using email to nurture leads generate 50% more sales-ready leads. Plus nurtured leads, on average, produce a 20% increase in sales opportunities compared to non-nurtured leads. According to ConvinceandConvert.com, 44% of email recipients made at least one purchase last year based on a promotional email.

E-newsletters are one of the highest leverage and lowest cost methods of staying in front of your customers on a regular basis. If you're interested in starting an effective email marketing campaign, contact MSW Interactive Designs at 573-552-8403. We'll create a personalized e-newsletter solution just for you!

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Take control of your start-up with self-financing

Self-financing is the most widely used source of small business capital. Savings, home equity, and/or borrowing against cash-value life insurance can provide the necessary up-front investment. They can also help you acquire equipment and supplies or help pay bills when during periods of slow cash flow.

These sources may be entirely under your control, but they should be used wisely. Make sure you have a realistic plan to meet your existing obligations (e.g., mortgage, utility bills, vehicle payments, insurance, and daily living expenses), and consider "worst-case" scenarios that could overwhelm whatever financial cushion you have left.

If your personal resources don't go far enough to cover your start-up costs, consider turning to friends and family members. As with any business relationship, it's essential that contributors clearly understand how the funds are to be used; the repayment terms and amount of interest, if applicable; and what role, if any, they will play in operating the business. A handshake is never enough; put everything in writing and have all parties agree to the terms.

Afterward, keep your investors informed on how your business is progressing. This may make it easier to seek additional financing, or renegotiate your payment terms.

David Solis, national sales executive for Bank of America's Client Development Group,

says start-ups should also consider angel investors—affluent individuals who have capital. "Those businesses must consider how much they can give up when it comes to the high rates of return and possibly equity/ownership that angel investors often require," he said.

Credit cards can also be a source of quick cash for your business, but low limits and high interest rates usually make them useful only as a last resort, or as a short-term cash flow bridge. And while credit cards offer convenience, they are not for every type of purchase. "You would not want to use a credit card, which has to be paid off in a very short period, to purchase a big-ticket item with a long shelf life like a delivery van," advised Solis.

As such, it's best to use a credit card only if absolutely necessary, and you have the ability to pay them down quickly. Otherwise, that debt can quickly spiral out of control.

To get an insightful, objective look at your small business financing options, contact SCORE "Mentors to America's Small Business." SCORE is a nonprofit organization of more than 12,000 volunteers who provide free, confidential business mentoring and training workshops to small business owners. For more information contact the Lake of the Ozarks SCORE Chapter at www.LakeoftheOzarks.SCORE.org, by e-mail at admin.0493@scorevolunteer.org or call 573-346-5441.

Submitted by Bruce Mitchell
Lake of the Ozarks SCORE

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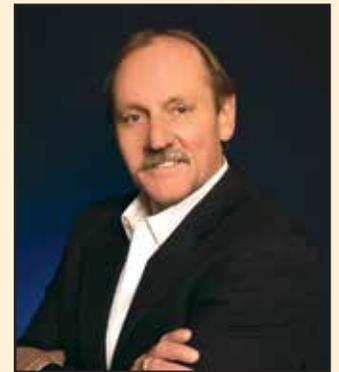
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As the Lake Churns Lakefront Home & Condo Sales



Real Estate and Lake News with C. Michael Elliott

During the first 8 months of this year, the number of lakefront home sales increased by 15.7% compared to 2014 and 2013. The average sales price increased 3.6% this year over 2014 however 2013's average sales price was 2.1% higher than 2015. The median sales prices remained about the same in homes priced under \$500,000 with the \$500,000 and up market showing increases however the higher price range showed a decrease of about 50% in the number of sales. I have been seeing a great deal of activity in the upper end market homes under contract and I think we will see some "catching up" in the upper price range over the next 30-60 days.

Condo Sales increased by 27.4% in 2015 with a total of 446 sales. The average sales price was down 3% over last year but showed a 1.4% increase in price over 2013 as well as an 18.9% increase in the number of units sold in 2013.

The overall market is seeing a nice, steady increase. The Fall market indicators look good. I am also seeing an increase in lot sales and interest in building. There are a large number of buyers who are already second homeowners looking to either build a new home or purchase a larger home as well as buyers making the switch from a condo to a home.

Sales data represents January 1 through August 20 of each year reported and was obtained from the Lake of the Ozarks/Bagnell Dam AOR MLS.

I realize that this data combines all property types and locations of lakefront homes and condos. There are many areas and price points that I see decent value increases while other still continue to remain steady; I am seeing very little decrease in values compared to the last two years. If you would like a detailed sales report and value for your specific property type or neighborhood, please contact me.

Michael has been selling real estate at Lake of the Ozarks since 1981. He is one of the most respected brokers in the area. If you would like to work with Michael in the sale or purchase of property, contact him at C. Michael Elliott & Associates at 573.365.SOLD. You can also view each month's article, ask questions and offer your opinion on his blog at www.AsTheLake-Churns.com and Search and view thousands of lake area listings at www.YourLake.com

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LOWA seeks partners who care about Lake

continued from page 4

Site 1C - 7.4 per 100 mL
 Site 1D - 4.1 per 100 mL
 On May 20, 2014, samples in the same cove:
 Site 1A - 7.4 per 100 mL
 Site 1B - 3.0 per 100 mL
 Site 1C - 5.2 per 100 mL
 Site 1D - 11.0 per 100 mL

Although rainfall influenced the readings in early September 2014, numbers were down substantially in sites 1C and 1D.

According to the group Citizens for the Preservation of Lake of the Ozarks, "During the past several years, the Lake of the Ozarks has been the single most tested body of water in the State of Missouri. A total of 285 water samples were taken in 2011 and delivered to the Missouri Department of Natural Resources Water Testing Department. According to the Missouri Department of Natural Resources Water Testing Department, the geometric

mean (average over a period of time) for the 285 samples taken in 2011 was 3.0 compared to an acceptable level of 126. The test results issued by the Department of Natural Resources for 2011 indicates that the Lake of the Ozarks is one of, if not the cleanest, body of water in the State of Missouri in terms of E. Coli bacteria."

Earlier water quality tests, funded by a grant from Ameren, had the following results: 2007: 289 Total Samples - 4.9 Geometric Mean
 2008: 324 Total Samples - 7.0 Geometric Mean
 2009: 332 Total Samples - 8.8 Geometric Mean
 2010: 312 Total Samples - 3.8 Geometric Mean

More information can be found on [lakewaterquality.org](http://www.lakewaterquality.org). For more information on those test results visit <http://www.dnr.mo.gov/loz/loz-waterquality-study.htm>.

Armchair Pilot

continued from page 2

When a good Samaritan tried to intervene, he was slashed with a razor by the older woman. That's when the 52-year-old pulled a can of pepper spray from her purse and began squirting the 61-year-old. Both women were escorted off the plane and charged with several counts. Several passengers had to be treated for breathing difficulties.

Look! Up in the sky! It's a bird. No - it's a United Airlines plane. The Atlanta-based airline announced in August that it would be "joining a handful of airlines whose planes

sport logos on their bellies for easy brand recognition from the ground." The plan, aimed at boosting brand exposure, was put into place earlier this year when Delta painted its name on the underside of its newest Airbus A330 as well as on a few 737 jets. The new blue and white color scheme soon will be added to the company's CRJ-200 regional jets.

United is also on a mission to be known as "the world's most flyer-friendly airline." According to a company official, they're working to accomplish that goal by providing an in-flight amenity kit through a partnership with Cowshed spa products; they've revamped and personalized their website; they've added services to their app; and they improved their menu. United is also refurbishing and updating its fleet of 767s to include new seats, trim and fabrics; larger overhead bins; satellite Wi-Fi and on-demand seat-back entertainment; and in-seat power throughout. The changes were all made based on feedback from customers and employees, a United spokesperson said.



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FEMA to take second look at flood maps

continued from page 8
 if it's not part of the supporting structure of the building – then that's not what we consider a 'permanent structure,'" she said, adding that homeowners who believe they were mistakenly put in a flood zone can request a change in the flood zone designation for the property.

According to the FEMA website, if a property owner thinks their property has been inadvertently mapped in a Special Flood Hazard Area (SFHA), they may submit a request to FEMA for a Letter of Map Amendment (LOMA). If the request is granted, property owners may be eligible for lower flood insurance premiums or the option to not purchase flood insurance.

The mapping specialist suggested that homeowners also submit pictures to show that the decks are not part of the permanent structure and said a letter to that effect from a cer-

tified engineer would also help make the homeowner's case.

Applicants can submit LOMA requests through a special online tool instead of filing the MT-EZ paper form via mail and can check the status of their application online.

Hasty advised that if FEMA still wants to be "nit-picky" about it, homeowners can just make their decks free-floating. "Install some supporting posts under the portion of the deck that's right next to the house and remove the screws that attach it to the house. In nearly every case, that would be a whole lot cheaper than paying for flood insurance year after year," he said.

To speak to a FEMA mapping specialist, call 1-877-336-2627. For more information on how to file a LOMA, visit <http://www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process>.



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Lake business questions Camden County's bids

continued from page 6
made a difference because she would have needed more time to review them to make sure they were correct. By statute, the tax bills have to be out 30 days before the end of the year.

"We know if there's a mistake, it comes back on us. I'm not saying Lake Printing would make a mistake, but there's a lot to the printing and mailing of statements," Burn said, using the 2014 mailing as a case in point. She said because the assessor's office was late in providing some of the tax information, Camden County was later than normal going to the printer. She said Rice's employees worked the weekend to make sure the county met its deadline. "If we had gone with any other printing, I don't know what would have happened. When you're trying to follow state statutes and you don't know what somebody can do – how they perform – as an elected official, I don't feel like I can compromise the taxpayers and make a mistake and then have it come back on me."

However, Whitfill said those concerns were addressed during the assessor's bid-opening process.

"At the meeting they said they were concerned about the time sensitivity of the printing and mailing because so much of it is last-minute. I tried to explain that we deal with last-minute rushes all the time. We're constantly working at the 11th hour to get things done for our clients. The owner even said he was willing to bring in the entire staff to make sure it was done on time. This is as important to us to get it right as it is to them," Whitfill said. "The county has done simple variable data for the last 20 years. They're acting like nobody else can do this. But we have equipment that does a much more complex version of what they're doing. We've shown them that we do complex variable data for casinos. And in addition to handling printing for the state of Missouri and Missouri State University, we've also done work for Lake Regional Health System, Tan-Tar-A Resort, the Lodge

of Four Seasons, Central Bank and First National Bank. We have a proven track record."

Burns said also had problems with Lake Printing's bid, which she said was lower, in part, because estimated postage was lower. She also said Lake Printing hadn't included other requested information in their bid, "So I'm thinking, 'Do they not offer that or are they just not charging for it?'"

However, a side-by-side comparison of the bids for tax statement printing and mailing for the collector's office shows that the postage, estimated at \$28,400, was the same on both bids. The bid form also shows that while Rice's bid did include a breakdown of costs associated with address change processing, Lake Printing's bid noted that there would be no charge for those services.

Hasty said he followed both the assessor's and collector's recommendations on awarding the bids because they're the ones that have to run their offices.

"Believe me, we want to use local people, but there cannot be a mistake on this. It cannot fail. It has to be right and Rice has successful done this for us for many, many years in a row and it's always flawless. I told (Lake Printing) in that meeting that if they could take the data and prove to us with 100-percent certainty that this is going to work and we won't have an issue, then we wouldn't have a problem with (giving them the bid)," Hasty said. "But if something took place with this mailing that was wrong – if something with the printing was wrong, the financial impact would be tremendous. It's just one of those deals where the elected officials are so concerned about moving away from something they know works, to something that you have no guarantee that it's going to work, it's not worth that small amount of money."

However, Lorenz said it wasn't "a small amount of money. The cumulative loss to the county taxpayers over the last two and a half years is over \$9,000, which, over time, adds up to quite a savings," he said.

Nixon's disaster designation makes Missouri farmers eligible for help

Farmers in 105 Missouri counties, including Camden, Miller and Morgan counties, that suffered losses from severe storms, tornadoes, straight-line winds and flooding from mid-May to late July are now eligible for low-interest loans and other federal assistance for those losses, Gov. Jay Nixon announced today. That eligibility comes after the U.S. Department of Agriculture issued a natural disaster

area designation on Aug. 18.

"The scope of this declaration by USDA demonstrates how the severe weather most of Missouri experienced earlier this spring and summer hit farmers especially hard," Gov. Nixon said.

A disaster designation allows eligible farmers to be considered for assistance from the USDA Farm Service Agency (FSA), including FSA emergency loans. Affected farmers

can contact their local FSA office for more information.

On Aug. 12, 15 Missouri counties along the Mississippi River were included in a USDA disaster designation because of losses due to flooding since June 1. Those counties were Cape Girardeau, Clark, Jefferson, Lewis, Lincoln, Marion, Mississippi, Perry, Pike, Ralls, St. Charles, Ste. Genevieve, St. Louis and Scott, as well as St. Louis City.



For the Missouri Farm Services Agency page, go to: <http://www.fsa.usda.gov/FSA/stateoffapp?mystate=&area=home&subject=landing&topic=landing>

The advertisement for Evers & Company, CPA's, L.L.C. features a large, stylized letter 'E' logo on the left. To the right of the logo, the company name "Evers & Company, CPA's, L.L.C." is written in a serif font, with "Certified Public Accountants and Consultants" in a smaller font below it. The background of the ad is a photograph of a modern, two-story office building with a clock tower on the left side. The building has large windows and a prominent entrance. Below the building image, the text "Full Service Tax Preparation", "Accounting • Auditing", and "Business Consulting" is displayed in a serif font. At the bottom of the ad, the website "www.EversCPAs.com" and phone number "573-348-4141" are listed, followed by the address "5886 Osage Beach Parkway • Osage Beach".

Thursday Night Social

September 10th at Bootlegger's Host: Mills and Sons Ins. 5-7 pm

September's Business Social is September 10th at Bootlegger's with our hosts Mills and Sons Insurance. Stop by and see us from 5 - 7 pm, there will be food, fun and prizes!

August's event was at Pappo's Pizza in Osage Beach, with our sponsor, First State Bank Mortgage.

Photos from August; Lower left, L-R: Karla Montavy, Michelle Lasson, Michael Lasson, Christine Durnin all from First State Bank Mortgage.

Lower right, L-R: Tim Cisar of Cisar Law Firm and wife Chris Cisar with Arrowhead Title.



GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

UNION ELECTRIC'S PATROL PLANE

In the summer of 1930 Union Electric Light & Power Company of St. Louis purchased an all-metal Ford Tri-Motor airplane to meet the demands of their expanding electric system. By this date the actual construction of Bagnell Dam had been under-

way for almost a year. The plane was used for executive transportation between the dam site and St. Louis and to patrol transmission lines. It was noted in the June 1930 issue of Union Electric Magazine that their lines were being run through territory that was very difficult to get to except by any means

other than on foot or horseback. The plane could be flown within 60 to 80 feet above or parallel to their transmission lines to check for trouble or deliver men and supplies.

The plane, license number 7861, is shown here (photographer unknown) sitting on a runway alongside the

Osage River in the valley downstream from the twin Highway 54 bridges below Bagnell Dam. You can see an armed security guard and his motorcycle beside the plane.

The Ford Tri-Motor cruised at 90 to 130 mph and could reach the dam site in one hour and 15 minutes. It had three Wright Whirlwind J6 motors similar to Col. Lindbergh's motor in the "Spirit of St. Louis." Each motor rated 300 hp. Its oil tanks held 24 gallons and its gas tanks 230 gallons of gasoline. The pilot started the plane from the cockpit with electric starters and the plane was steered with a wheel similar to that in an automobile. The brakes were hydraulic. Wing span was 74 feet, plane length 50 feet, and overall height 12 feet eight inches. It was said

you could park 36 Ford automobiles under its wings.

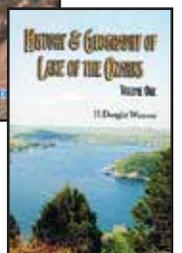
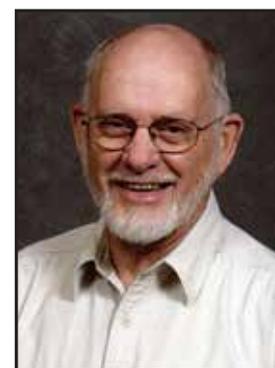
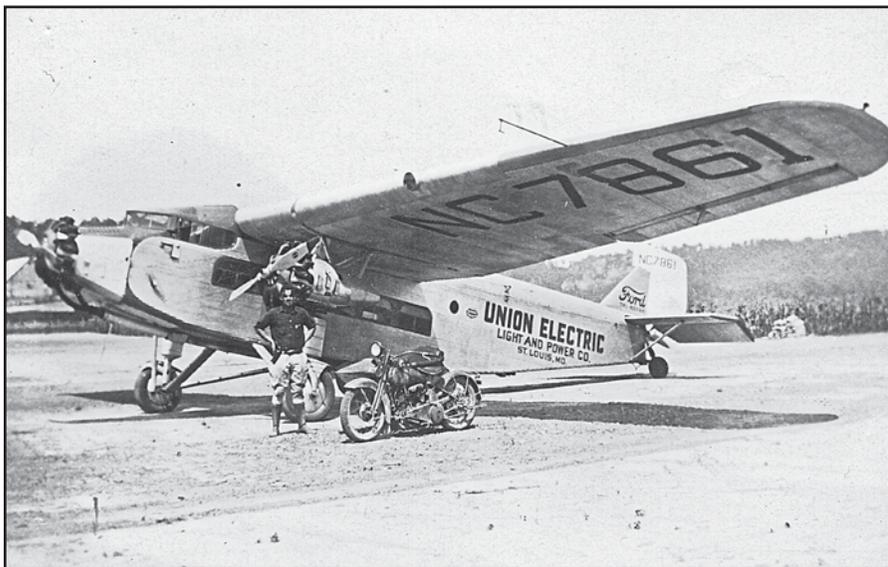
This plane was frequently seen in the air above the dam site and drew a lot of local attention.

This historical sketch is from the collection of H. Dwight Weaver. He is the author of six books on the history of Lake of the Ozarks.

The author's latest book on Lake history - Images of America, Osage Beach - is now locally available and is a pictorial history of Osage Beach from 1880 to 1980.

Weaver's book "A Pictorial Guide to Ha Ha Tonka State Park" contains more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks.

Contact him at: dwightweaver@charter.net or call 573-365-1171. Visit www.lakeoftheozarksbooks.com to obtain more information or to purchase one of his books on line.



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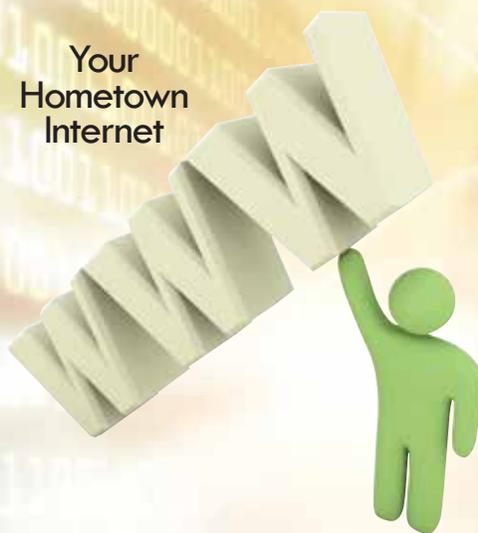
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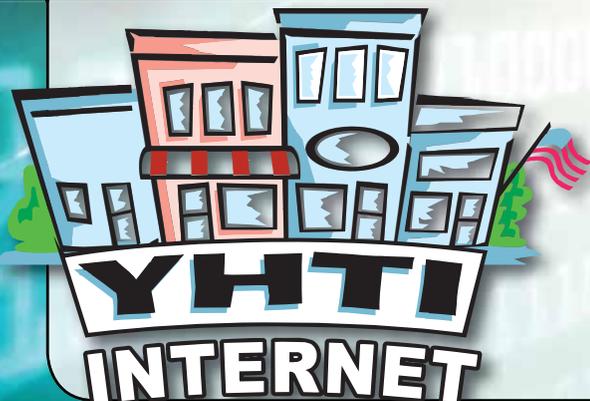
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Managing Rental Property

The Rental Season

Here at the Lake of the Ozarks we have a very short rental season. Many potential vacation rental owners are very surprised when they find out that about 85% of all their rentals will occur between Memorial Day and Labor Day each year. Thus the other 15% occur during the other nine months of the year.

I had one potential owner call me and he wanted to know if he could expect 300 rental nights a year. I told him that if I could rent our properties for 300 nights a year that I could have retired a long time ago.

So when you have a limited rental season, such as we have, what can you do to increase your rental nights? You have to absolutely maximize your in season rental nights and then look at ways to attract rentals in the off season as well.

How do you maximize your summer rentals? First, if you are using your property at all, be smart about when you use it. On smaller homes and most condos you are mostly going to get weekend rentals. So avoid using your property on the weekends or use it on the slower weekends when it possibly will sit empty. Usually the first two weekends of June and the last two weekends of August are slower due to the school schedules. Secondly, during the peak season have a minimum night requirement and stick to it as long as you can. You don't want to book a two night rental for a July weekend in January. If it is two days prior to the weekend, take it, but not in January.

Another way is to realize there are only so many really good weekends available. Those weekends are typically every weekend in July and the first weekend of August. Those are the absolute prime weekends. You



Russell Burdette

want to get maximum nights and maximum price for those weekends.

How about prior to Memorial Day and after Labor Day? Most rentals have seasonal pricing where the spring, fall and winter rates are lower than the summer rates. But beyond that you can create packages of pay for so many nights and get a free night or some other type of discount. Just remember that most guests can only stay two to four nights in the off season.

One additional way to attract off season rentals is to offer something different, a hot tub, game room, indoor pool, tickets to a show, mall discounts, restaurant discounts, gift cards, golf discounts, etc. Something that sets you apart from other rentals or that adds value to the rental. If the price is the same but you are offering additional discounts or amenities, then you will probably get the rental.

Russell Burdette is the owner/broker of Your Lake Vacation, a professional vacation rental management company at the Lake of the Ozarks since 1986. If you would like more info on renting your home or condo as a vacation rental, please call 573-365-3367 or e-mail russell@your-lakevacation.com.

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SBA helps Missouri boost small business exports

Missouri was awarded \$599,000 in competitive funding from the U.S. Small Business Administration to increase the number of Missouri small businesses that export their products, creating jobs and generating additional economic growth as a result. Gov. Jay Nixon made the announcement in late August.

The funding is part of the State Trade and Export Promotion (STEP) Grant Program, established as part of the Small Business Jobs Act of 2010 to award grants to states to carry out export programs that assist eligible small businesses. The program will be administered by the Missouri Department of Economic Development's International unit and complement the state's best-in-class trade initiative, Export Missouri. With the state's export sales reaching their highest levels ever in 2012 and 2014, the federal grant will focus on helping Missouri businesses reach new customers in Central America and South America, the governor said.

In 2012, Missouri was awarded \$1,017,448 in funding through the STEP program and assisted 155 new-to-market Missouri businesses engage in exporting activities and establish relationships with new customers around the world. This assistance resulted in \$26.4 million in export transactions involving Missouri companies, creating 155 jobs while retaining 670. It also represented a return on investment of \$25.95 in exports for Missouri companies for every \$1 in federal funds.

Under the STEP program, Missouri businesses can receive funding to boost their exports, including participation in foreign trade missions and market sales trips, subscription to services provided by the U.S. Department of Commerce, website foreign language translation services, design of international marketing materials, trade show exhibitions, and participation in export and trade financing workshops.

Gov. Nixon said the STEP

grant will be used to focus on export and trade promotion activities in key global regions, including Central America and South America. The funding will help incentivize Missouri exporters to focus their exporting targets on the countries of Colombia, Panama and Peru.

The years 2014 and 2012 were the best on record for Missouri export sales. This week, the state released export figures for the second quarter of 2015 which totaled \$6.77 billion, a three percent increase compared to the same period last year. Chemicals and transportation equipment were Missouri's top exporting sectors, accounting for \$2.67 billion in sales for the recent quarter. The transportation equipment sector alone experienced a 13.6 percent increase in sales compared to the second quarter of 2014.

Missouri's exports through the second quarter of 2015 totaled \$6.77 billion according to the latest figures from WISER Export Trade data, a 3.0 percent increase from the second

quarter in 2014. The chemicals sector topped exports at just over \$1.35 billion, led by basic chemicals with \$576 million in exports, an increase of 3.1 percent from the same quarter in 2014. Pharmaceuticals and medicine had over \$352 million in exports. The second largest sector was transportation equipment with exports of \$1.32 billion and a 13.6 percent increase compared to the same quarter in 2014.

The largest foreign market for Missouri's exports continues to be Canada which purchased almost \$2.1 billion in goods during the second quarter of 2015. Mexico (\$1.2 billion) was next followed by China (\$420 million), Belgium (\$265 million), Japan (\$263 million) and Korea (\$244 million). Missouri's top two exporting sectors in the second quarter of 2015 continue to be chemicals (\$1.35 billion) and transportation equipment (\$1.32 billion). These two far exceed the next industries down the list which are machinery (\$702 million) and food and kindred prod-

ucts (\$693 million). Computer and electronic products had over \$356 million in exports and electrical equipment, appliances and components exported almost \$352 million. Fabricated metals, agricultural products, primary metal manufacturing and plastics and rubber products represent the seventh through 10th place each with over \$175 million in export sales.

For a Missouri made product directory or more information on the export program, visit <https://export-missouri.mo.gov/exports/home>.

Missouri's National Rankings in Agricultural Production

- #1 in walnut trees (12.5 million cubic meters)
- #2 in cattle (3.9 million)
- #4 in turkey (17.5 million)
- #5 in rice (73,000 hectares)
- #7 in soybeans (2.2 million hectares)
- #7 in cotton (142,000 hectares)



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Small businesses eligible for low-interest economic injury disaster loans from SBA

Gov. Jay Nixon announced in late August that small, nonfarm businesses in 112 Missouri counties, including Camden, Miller and Morgan counties, are now eligible to apply for low interest federal disaster loans from the U.S. Small Business Administration (SBA). These loans offset economic losses resulting from excessive rainfall and flooding that began March 1, 2015.

On August 7, President Obama approved Gov. Nixon's request for a major disaster declaration, which allowed local governments and eligible nonprofit agencies to seek assistance for response and recovery expenses associated with the severe weather and flooding. Missouri also received a USDA disaster designation making farmers impacted by severe weather eligible for low-interest loans and other assistance.

"The significant weather-related losses suffered by farmers

this year had a harmful impact on many small businesses as well," Gov. Nixon said. "These low-interest loans will help agriculture-dependent small business owners recover so that they may continue to provide jobs and strengthen our rural communities."

Assistance is available for businesses in the following counties: Adair, Andrew, Atchison, Audrain, Barry, Barton, Bates, Benton, Bollinger, Boone, Buchanan, Butler, Caldwell, Callaway, Camden, Cape Girardeau, Carroll, Cass, Cedar, Chariton, Clark, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, DeKalb, Dent, Dunklin, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Holt, Howard, Jackson, Jasper, Jefferson, Johnson, Knox, Laclede, Lafayette, Lewis, Lincoln, Linn, Livingston, Macon, Maries, Marion, McDonald, Mercer, Miller, Mississippi, Moniteau,

Monroe, Montgomery, Morgan, New Madrid, Newton, Nodaway, Osage, Pemiscot, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Putnam, Ralls, Randolph, Ray, Rip-

Wayne, Webster and Worth. In addition, businesses in the following neighboring counties are also eligible: Carter, Christian, Douglas, Iron, Lawrence, Madison,

includes both businesses dependent on farmers and ranchers who have suffered agricultural production losses caused by the disaster as well as businesses directly affected by the disaster. Small, nonfarm businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size may qualify for EIDLs of up to \$2 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred.

By law, SBA makes EIDLs available when the U.S. Secretary of Agriculture designates an agricultural disaster. Secretary Tom Vilsack declared this disaster on August 26, 2015.

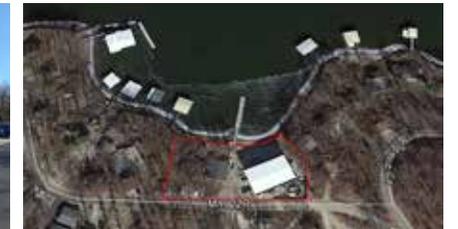
Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloan.sba.gov/ela>.



ley, St. Charles, St. Clair, St. Francois, St. Louis, Ste. Genevieve, Saline, Schuyler, Scotland, Scott, Shelby, Stoddard, Sullivan, Vernon, Warren,

Oregon, Reynolds, St. Louis City, Shannon, Stone, Texas, Washington and Wright. The eligibility for Economic Injury Disaster Loans (EIDLs)

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\$675,000



**For more information call
Ryan Gattermeir 573-746-0133
752 Bagnell Dam Blvd. Suite A
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Annual Laker Invitational Golf Classic- 2015

The Laker Athletic Boosters are pleased to announce the 29th Annual Laker Invitational Golf Classic to be played at the beautiful Oaks Golf Course at Tan Tar A Resort on Labor Day, September 7th, 2015.

This event has raised over \$830,000 that has been used to financially support the Camdenton R-3 School system.

District's athletic facilities and to provide equipment to each and every student athlete and its programs.

This event is a four person Las Vegas Scramble. Each 4 person team will consist of 2-two person scramble teams with the best scramble score on each hole used. There will be a team pairing done by blind draw. Players may enter their own four person team as well. Prizes will be awarded for both the blind pairings and the four person teams. Each team will consist of an

A, B, C, and D player. Player entry fee is \$125.00 which includes golf, lunch, tee gifts and all beverages. Gold Sponsorship is \$275.00 and includes golf, lunch, tee gifts, beverages, a family season pass to all Laker Athletic events and your name or business prominently displayed at all Laker Athletic events on our Sponsor Board. Your name will also be included in the Laker Athletic Guide all year long.

Over \$4000 in prizes were awarded at this event last year! This is a great social event kick-starting the 2015-2016 school year!

Request entry forms or send entry forms to Camdenton Athletic Boosters, P.O. Box 410, Camdenton, MO 65020 or 680 Hwy 54 West, Camdenton, MO 65020. For more information call Jason Hulett at (573) 346-7272 or John Blair at (573) 346-2235.



PhatPhest August 22nd to benefit Wonderland Camp

Every year, Phat Mike and the Bartenders bring together the best local bands including a special guest band, and then add in great food and drink vendors for the best end-of-the-summer bash the Lake of the Ozarks has to offer. PhatPhest will be held at Shady Gators August 22nd starting at 11am with 12 bands rocking the stage all day for this Charity Fundraiser for our Local Lake Area Wonderland Camp! Over the past 8 years Shady Gators and PhatPhest have worked together to raise over \$30,000 dollars for Wonderland Camp.

Phat Mike and the Bartenders lead man, Jason Hildebrand says "This is our 9th year and every year it gets bigger and better, this year is over 14 hours of great music and great bands, and we're thrilled to team up with the Gator again, it's the perfect venue for the event". Jeremy Gorham, one of the owners of Shady Gators Complex says, "This event features 12 of the best Lake area bands all performing throughout the day to raise money for Wonderland Camp! I personally have friends that have gone to Wonderland Camp, which is a great local organization that provides a fun camp experience for children, teens, and adults with disabilities."

The line-up will feature everything from rock and roll, blues, funk, R&B, and original music. Admission is free but donations to Wonderland Camp are very much appreciated on August 22, 11am to Close at Shady Gators down Horseshoe Bend Parkway to Bittersweet or the 7 Mile marker by water.

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The Quicklock allows you to open your locker with a "fob" on your keyring (or a smartphone app). It uses near-field communication (think RF, like the chips in those plastic devices they put on clothing to prevent theft). Apple uses NFC in its ApplePay technology to allow purchases by getting your phone near the register. Waving the fob near (or touching) the lock will spring it open, effortlessly without having to remember the combination or carry a key. The fob is waterproof and can be attached to clothing or a keyring. The lock is also waterproof, so can be used in environments like locker rooms.

\$49.95 www.thequicklock.com, extra cards or key fobs sold separately. The Doorlock uses the same technology, but for your home.



Retro Alarm Clock

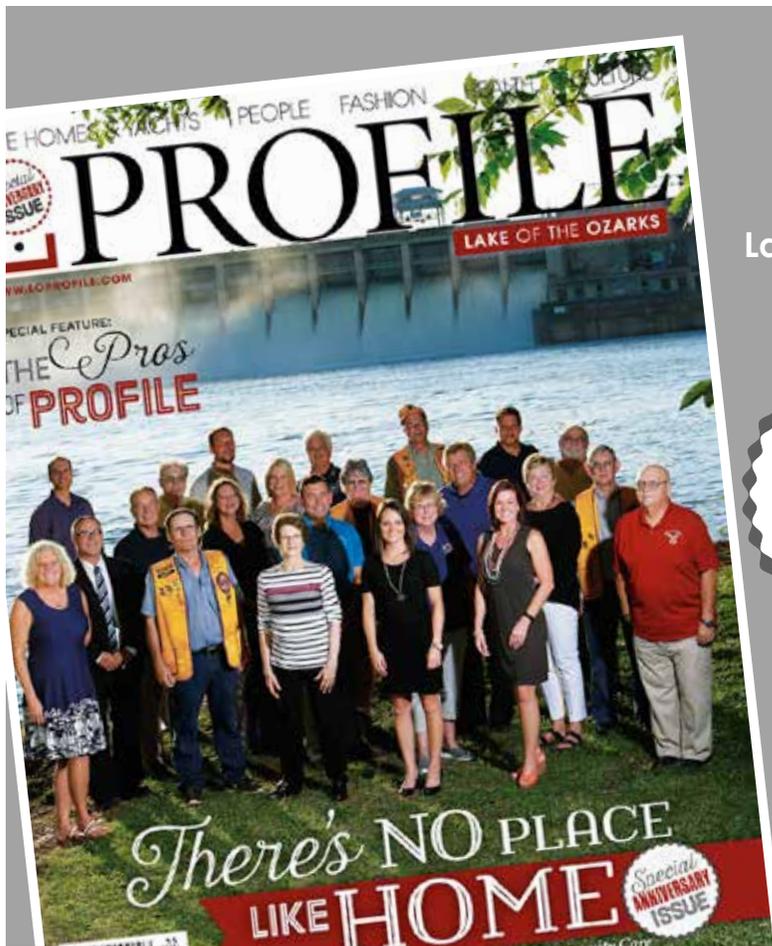
This alarm clock has a retro feel, but the bells have been replaced with lights. Instead of the jarring bells, they get brighter and brighter the closer you get to the wake up time. The pre-programmed times allow you to simply change your time zone and it handles Daylight Savings Time for you. The lights also serve you at night, wave your hand over them and they light up briefly. Wave your hand over them to snooze in the mornings too.

The built-in AM/FM radio scans for stations and will let you go to sleep with music, or wake up to your favorite news. A battery backup insures you will get up even if the power goes out during the night. Dual alarm, wake to music or buzzer, dimming display, sleep and nap timers, 20 station presets, battery backup, more. www.electrohome.com/products/clock-radio/cr35/ **\$35**



LG Tone Ultra Bluetooth

They probably don't want a pair of over-the-ear headsets at school. This pair of LG Tone Ultra wireless headphones go discretely around the neck, instead of over the head. They look and sound good, and have front mounted controls for skipping and volume control. There's a microphone on the front for answering calls with Google Voice Integration for voice commands. The ambient noise cancellation means clearer conversations despite a noisy lunchroom. The HBS 900, 800 and 750 models can be found at local retailers or online for about **\$60 - 80**.



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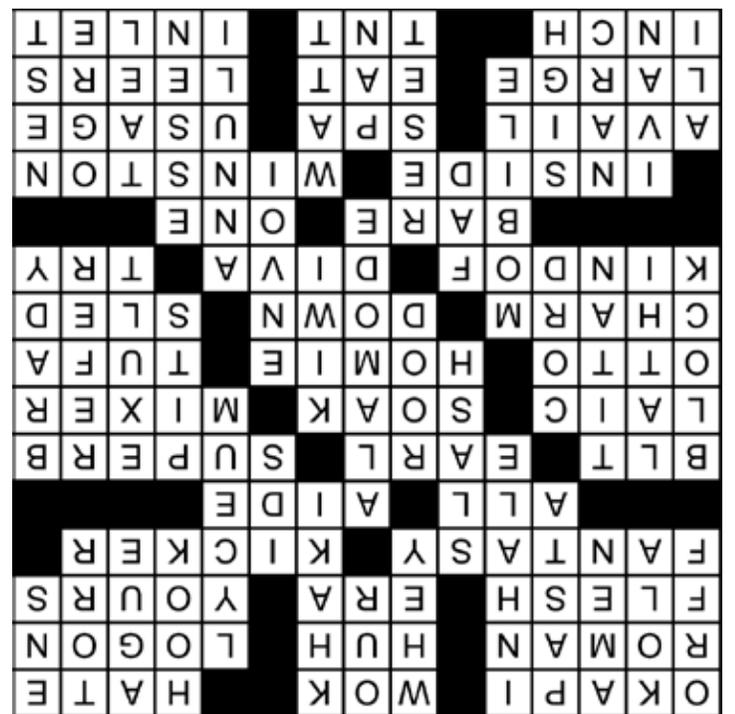
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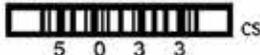
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SCHLITTERBAHN. WATERPARK

KANSAS CITY

PICNICS WELCOME!

FREE TUBES!

FREE PARKING!

Crossword Puzzle

Solution page 32 THEME: FOOTBALL

ACROSS

1. Giraffe's striped-leg cousin
6. Moo goo gai pan pan
9. Love-_____ relationship
13. *_____ Gabriel, 1960s Rams star quarterback
14. What?
15. Enter a website
16. Samuel Butler's "The Way of All _____"
17. Big time
18. "_____ truly"
19. *Non-contact league
21. *Football game starter
23. Altogether or entirely
24. _____-de-camp
25. Club alternative
28. *Houston Oilers star running back, Campbell
30. Top of the line
35. Not of the cloth
37. Leave in a bucket
39. Kitchen appliance
40. *Legendary Graham
41. Friend
43. Porous rock
44. Good luck trinket
46. *Tracked by chain gang
47. Dog trailer
48. Sort of
50. Prima donna
52. Don't do this at home?
53. Like Old Mother Hubbard's cupboard
55. Next to nothing
57. *Type of linebacker
60. *This year's top NFL pick
64. "To no _____"
65. Beauty treatment site
67. Cell phone bill item
68. L on clothes
69. Word between "dogs"
70. Sneers
71. Mark of a ruler
72. *TV network, aired NFL games from 1990-97
73. Scandinavian fjord, e.g.

DOWN

1. _____ Approach, music education
2. Traditional cola caffeine source
3. Prayer ending
4. Italian restaurant staple
5. Draw in
6. Miss Muffet's repast
7. Thornton Wilder's "_____ Town"
8. Dockers' fabric
9. J. M. Barrie's captain
10. Flu symptom
11. Millimeter of mercury
12. Lt.'s subordinate
15. Aristotle's school
20. Common part of URL
22. Dog tags
24. Apple pie choice
25. *NFL players can't do this in the back
26. Policeman's club in India
27. *Tennessee player
29. Crucifix
31. Inedible parts of cherries
32. Jump for joy
33. Direct elsewhere
34. *Deflategate star
36. Olden-day telephone part
38. New Zealand fruit
42. End of a poem
45. Alabama port
49. It's all the rage
51. Annulus, pl.
54. Kind of button
56. Ruhr's industrial center
57. Popular Russian name
58. Narcotics agent
59. Accompanies relief?
60. *Texan defensive star
61. Asian weight unit
62. Scary fairytale creature
63. Swallow's house
64. Boxer Clay
66. Peter of the Lost Boys

CROSSWORD														
1	2	3	4	5		6	7	8		9	10	11	12	
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71						72				73				

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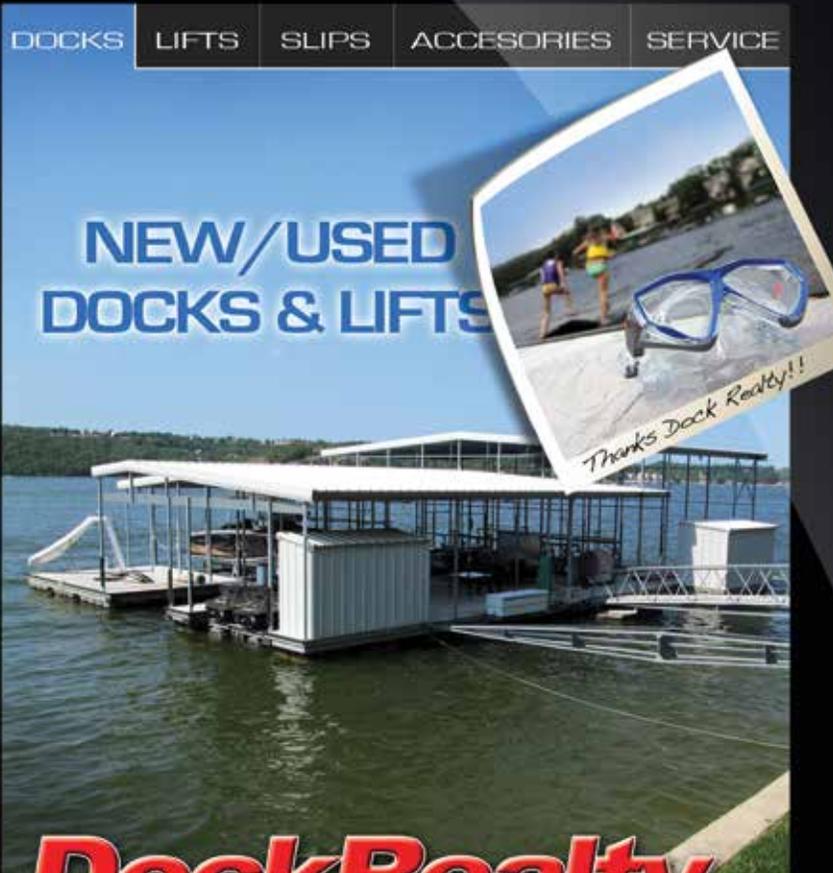
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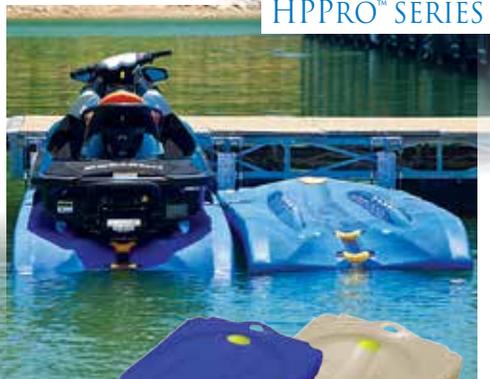
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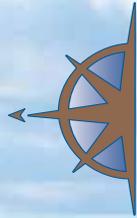
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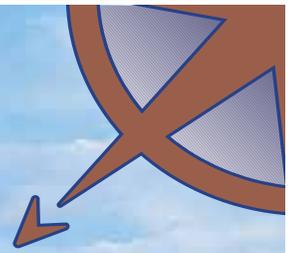
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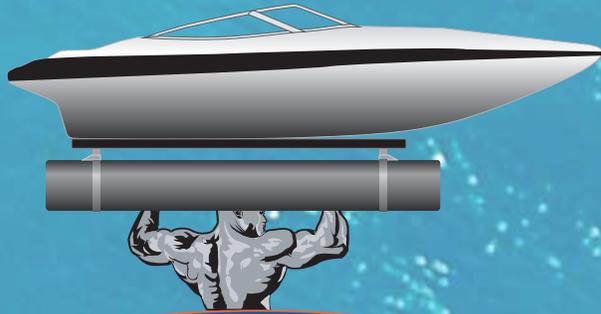
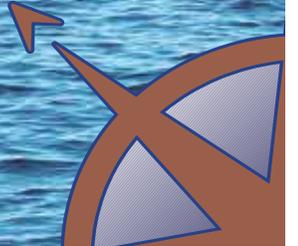
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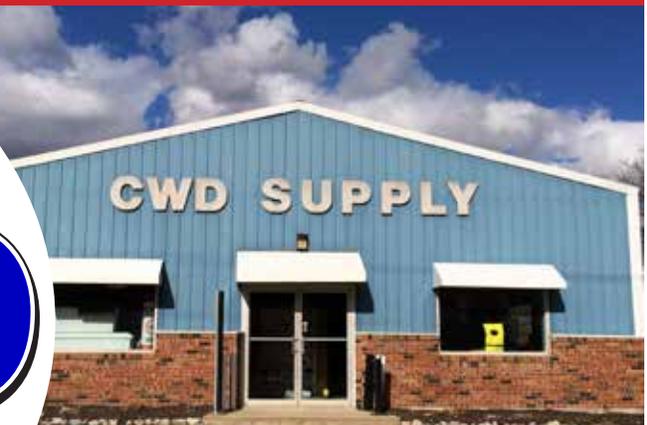
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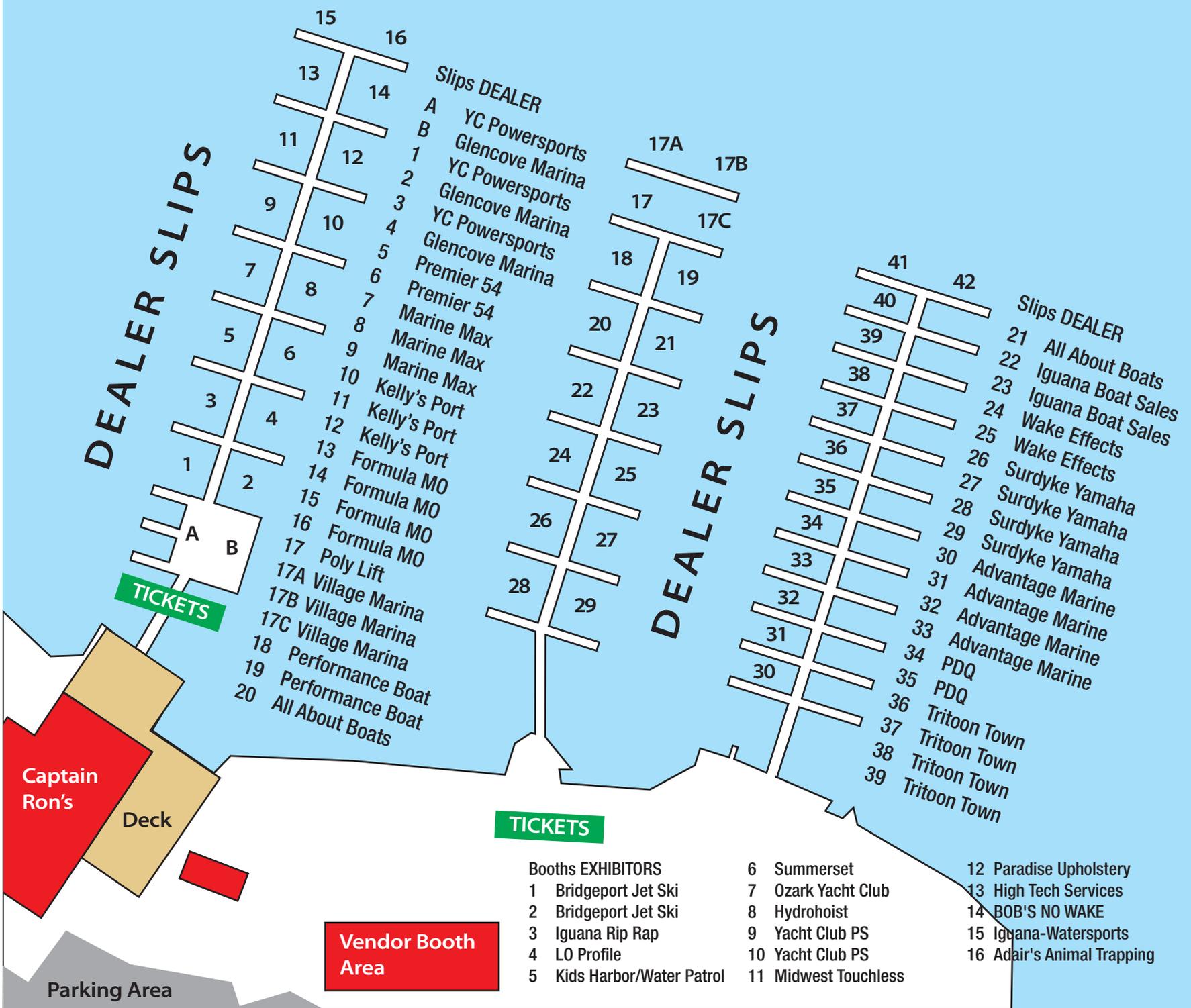
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Tim Seebold takes 2015 Formula 1 Championship

Tim Seebold and Seebold Racing set a goal at the end of the 2014 season – win the championship in 2015. Mission accomplished!

“The entire team worked their butts off this year,” said Tim, a third generation racer from the legendary Seebold family. “It is very satisfying when you work that hard to achieve a goal, like being the Formula 1 champion and it actually happens. You just can’t duplicate that stuff.”

This win continues the 76-year legacy of the Seebold family. The 76-year legacy is unique in that they are not only the owners, they are actually racing. Bill Seebold, Sr. built the first boat he raced at the age of 25. Bill, Jr., “Billy,” started racing when he was 11. He was inducted into the Motorsports Hall of Fame in 1999 after winning more than 900 races and 69 world and national titles in his 46-year career. He retired after the 1997 season. He won many of those races over his sons Mike and Tim who started racing at ages 13 and eight respectively.

“It’s always been about more than racing,” adds Tim. “Our family has devoted our lives to the sport. This year is no exception. My team and I have dedicated 100% of our efforts to boat racing. And, we aren’t finished. We still have four more races this year. Winning the F1 Championship is an amazing feeling. We just have to wait a month or two to really soak in what it really means.”

Seebold Racing and has won the majority of races over the past few years, but this is the first outright Formula 1 championship for the team since 2007. “We’ve been right there for several years and put up a big effort this year to win the championship for NGK and our sponsors,” said Seebold. “It is all of the fine details that makes the difference between first and second. It’s the little stuff. It’s the person who has the best worst day.”

Seebold had what appeared to be a comfortable 11-point lead for the championship heading into the final F1 race in Seattle. He barrel rolled in the first heat, had some other

setbacks and went into the final race with a three-point lead over longtime rival Terry Rinker. If either of them

the championship, his sixth in this series and fifteenth overall, back to the family. “The battle with Terry has

but there feels like more pressure now because of where Terry and I both are in our careers. Neither one of us make



The Lake Area’s own Tim Seebold gets a hug after winning the 2015 Formula 1 Championship

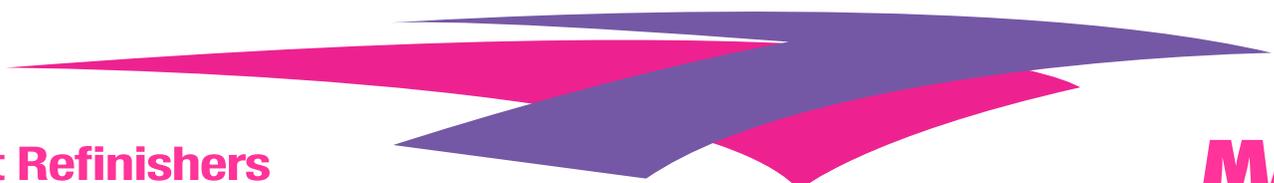
finished first, the title was theirs. Tim got a great jump off the dock, as they did all weekend, and led the race from wire to wire to bring

been pretty intense for the past decade and a half,” reflects Seebold. “We have been battling since the mid 90’s. There were more people in the mix before,

a lot of mistakes. Although, I did in Seattle and it almost cost us the championship.”

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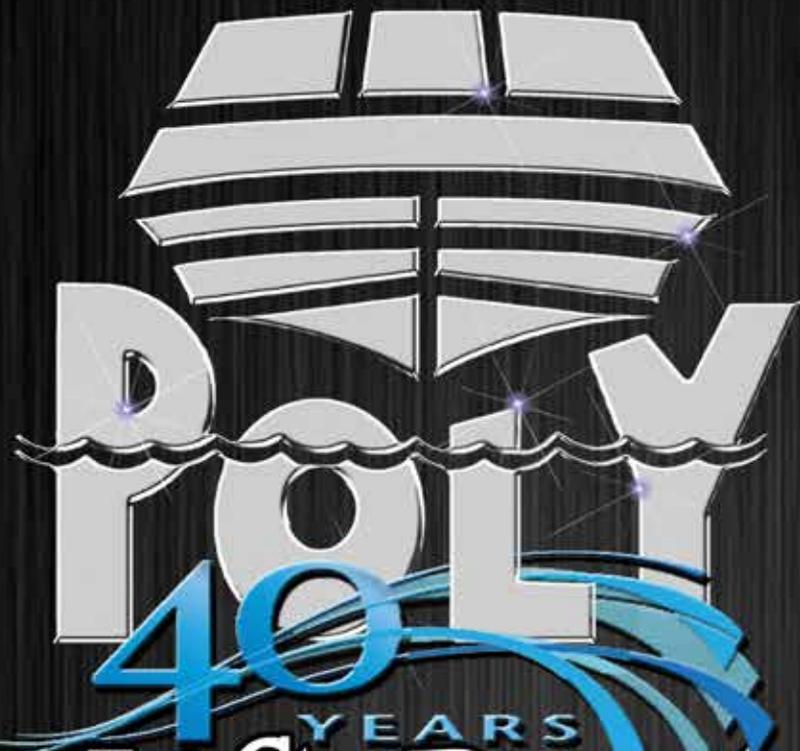
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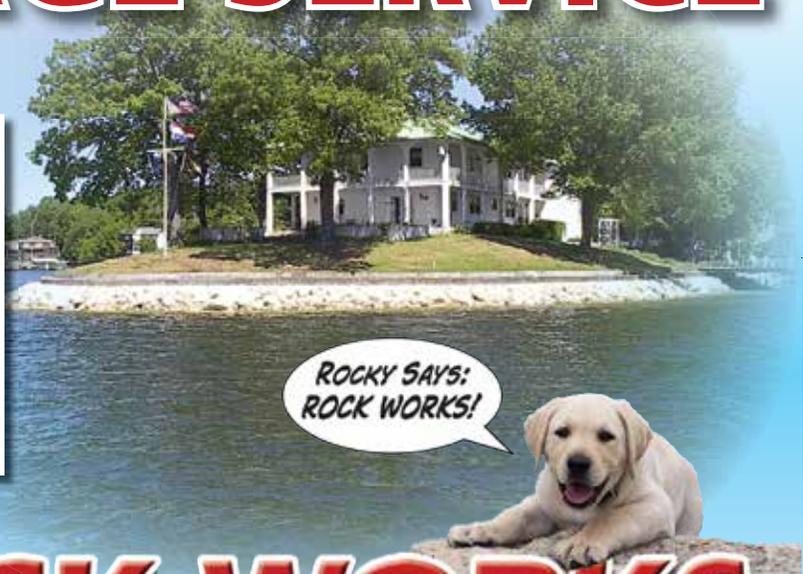


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